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ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

SECOND SESSION OF THE FIFTY-SECOND CONGRESS

OF

THE UNITED STATES.

DECEMBER 5, 1892.

IN TWO VOLUMES.

VOLUME I.

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REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

DEPARTMENT OF THE TREASURY,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., December 5, 1892.

SIR: I have the honor to submit for the consideration of Congress, in compliance with the provisions of section 333 of the Revised Statutes of the United States, the thirtieth annual report of the Comptroller of the Currency.

The year covered by this report ended October 31, 1892. The crop of 1891 was phenomenal in all the great staples produced by this country, and at the same time a partial failure of the cereal crop in Europe created an unusual demand for our food products. The total value of our merchandise exports for the fiscal year ended July 1, 1892, exceeded one billion dollars—\$1,030,335,000.

	1891.	1892.
The merchandise balance of the United States (excess of exports over imports) for the fiscal year ended July 1.....	\$39,565,000	\$202,914,000
Excess of exports over imports, gold and silver.....	72,703,000	13,352,000
Trade balance	112,268,000	216,266,000

The remarkable feature is that we were compelled to add to an export merchandise balance of \$242,000,000 over \$86,000,000 in gold and silver.

Europe's short crop followed a serious financial crisis, which unsettled values, disturbed confidence, and entailed heavy losses. Instead of paying for our cereals from their surplus, they were obliged to draw upon their principal.

In a normal condition of affairs this large merchandise balance in our favor would have resulted in large gold imports; instead, they sent us our securities.

The interest upon American securities held abroad aggregates a large amount, and its payment forms a continuous factor in international balances. The return of any portion of our securities increases our wealth at home, and the retention of the earnings of such securities

adds to our home prosperity. The absorption and assimilation of so large an amount in so short a period of time may have produced temporary disturbance, but the permanent effect is beneficial.

The financial needs of Russia, and the accumulations of gold by Austria-Hungary, with a view to the resumption of specie payments upon a gold basis, caused a premium to be paid for gold exports, and was an important cause of its outflow.

Distrust of our monetary legislation, and the fear on the part of Europe that we were drifting towards a silver basis, also had an important influence upon gold exports.

The national banks held on September 30, 1892, nearly \$22,000,000 more gold than on September 25, 1891. This, coupled with the known fact that many State banks and trust companies have also fortified themselves with a gold reserve during the year, shows that the fear that we were drifting towards a silver basis was not confined to foreigners.

All periods of monetary stringency, which necessarily restrain and curtail business ventures, are followed by a plethora of money.

On June 18, 1892, the total deposits in the associated banks of the city of New York were \$543,663,100. The highest amount ever reached before was \$455,306,300 on December 26, 1891. The same plethora of money existed in all money centers; the rate of interest for the year averaged, on demand loans, $1\frac{1}{2}$ per cent to 3 per cent, and time loans and commercial paper ranged about 2 per cent higher.

The cholera at home and abroad, with attendant quarantine restrictions, has held trade in fetters, and, to some extent, impaired the business of the year. The vigorous measures adopted by our authorities reduced it to control and kept its baleful influence at a minimum.

With conditions in the United States favorable for a year of unusual prosperity, speculation has been held in check and business kept within conservative limits. The lessons taught by the monetary stringency of 1890-'91, which fell so heavily upon all whose business was too much extended, have not yet been forgotten. A hardening process has obtained, and yet the record of the year covered by the report characterizes it as one of growth and prosperity.

COMPARATIVE STATEMENT OF THE CONDITION OF THE NATIONAL BANKS WITH RESPECT TO CERTAIN ITEMS AT NEARLY CORRESPONDING DATES FOR THE YEARS 1891 AND 1892.

	1891.	1892	Increase.	Decrease.
Number of banks in existence October 31..	3,694	3,788	94	
Capital stock	\$684,755,865	\$693,868,665	\$9,112,800	
Bonds deposited to secure circulation.....	152,950,350	164,883,000	11,932,650	
Bank notes outstanding	172,184,558	172,432,146	247,588	
Lawful money deposited with the Treasurer, United States to redeem circulation outstanding.....	35,430,721	25,191,083		\$10,239,638
Surplus and undivided profits September 25 and 30, respectively.....	330,861,159	340,524,179	9,663,020	
Individual deposits September 25 and 30, respectively	1,588,318,081	1,765,422,983	177,104,902	
Bank deposits September 25 and 30, respectively.....	430,594,774	530,653,202	100,058,428	
Total resources September 25 and 30, respectively	3,213,080,271	3,510,094,897	297,014,626	

The above table shows a large decrease in the lawful money deposit to redeem circulation. The net circulation outstanding has increased \$10,487,226 during the year.

The following table shows the total cash held by national banks including 5 per cent. redemption fund, and mutilated currency in process of redemption for the years 1891 and 1892.

	1891.	1892.	Increase.	Decrease.
Bills of other national banks	\$19,991,167.00	\$19,557,474.00	.....	\$433,693.00
Fractional paper currency, nickels and cents	867,462.37	934,648.37	\$67,186.00	.....
Specie, viz:				
Gold coin	84,464,347.24	95,021,952.77	10,557,605.53	.....
Gold Treasury certificates	60,173,670.00	71,050,180.00	10,876,510.00	.....
Gold clearing-house certificates	7,300,000.00	7,860,000.00	560,000.00	.....
Silver dollars	6,348,573.00	6,785,084.00	436,511.00	.....
Silver Treasury certificates	20,409,735.00	22,993,451.00	2,583,716.00	.....
Silver fractional coin	4,818,750.67	5,405,710.92	586,960.25	.....
Legal-tender notes	97,615,608.00	104,267,945.00	6,652,337.00	.....
United States certificates of deposit for legal-tender notes	15,720,000.00	13,995,000.00	.....	1,725,000.00
Five per cent redemption fund	6,536,931.51	7,139,564.69	602,633.18	.....
Due from United States Treasurer, mutilated currency	1,457,807.85	1,106,987.93	.....	350,819.92
Total	325,704,052.64	356,117,998.68	32,923,458.96	2,509,512.92
Net increase .....	.....	.....	30,413,946.04	.....

CURRENCY.

The business of banking is exchanging a generally known value or credit for a local value or credit. This definition applies equally to the money changers of the temple and to the banks of to-day. In the wonderful development of commerce and manufactures which has followed increased facilities for communication and transportation, banking, though hand in hand with trade, is ever in the lead; for credit, or money, is the motor which moves the wheels of progress, and all financial transactions, whether local, national, or international, have become mainly a matter of bookkeeping. Throughout the United States every locality has its bank, and most people, however limited their business transactions, have bank accounts, through which they pay their indebtedness. Bank accounts are generally used as the most convenient and most accurate method of keeping a cash account. This practice does not obtain in European countries in any such proportion. In this country, in the village having a single bank, the artisan pays the merchant by check, or vice versa, and the payment is usually consummated by a transfer of credit upon the books of the bank. Thus does the single bank become a clearing house for the community, and the actual transfer of money is minimized.

The day's exchanges in our larger cities are adjusted through a clearing house, where each bank is credited with the total demands it holds against all other banks, in the same place, and is debited with the total demands which the other banks hold against it, and either pays or receives the balance, simply, in money. The aggregate clearing-house transactions for the year ended October 31, 1892, in 57 clearing-house cities, were \$61,017,839,067, the balances were (partly estimated) \$4,881,777,289. Thus, by a simple device of bookkeeping, this immense volume of business was done by means of 8 per cent of actual money.

Our international banking and commercial transactions are settled upon a system of balances through a few leading banks and banking houses that deal in foreign exchange. When the exchange market affords no bill of exchange to be remitted, gold is shipped to settle the

balance of trade existing against such nation, and when so shipped, whether bars or coin, it goes simply as commodity, at its market value, precisely like merchandise.

Thus it appears that the bulk of the world's business transactions is done upon credit, witnessed by bookkeeping, and the percentage represented by actual money transfer is very small, in the United States less than 8 per cent.

A man goes to his bank with his note, a local credit, and procures its discount, receiving the proceeds in a generally known credit or value, namely, a bank draft, or certificate of deposit, or money—something available for the contemplated business. The bulk of all business transactions is adjusted by the contracting parties, whether banking or otherwise. It is the portion in which money passes that appeals to the Government for regulation. It is the recognized constitutional duty of government to furnish for its citizens a circulating medium adequate to their needs and convenient for their use. Gold and silver are the recognized money of the world, because they possess value in themselves, are conveniently coined, not easily counterfeited, exist in quantity sufficient to supply the demand, and are not so redundant as to unduly impair their value. Such money is adequate to the public want, but not convenient for public use, except in small change transactions. Paper money is a business necessity. Paper money possesses no value, simply represents value.

A currency to serve the demands of business must be sound—no doubt of its redemption. It should be elastic, that it may expand and contract, as the tide of business ebbs and flows. If supplied by the Government, the expense is borne by the taxpayers. If supplied by banks, it must possess an element of profit. It will readily issue so long as there is a profit. It may be made to contract by fixing a standard of issue and taxing the excess, so that the excessive issue would be retired with the cessation of the necessity which called it into existence.

The amount of paper money in circulation October 31, 1892, was:

National-bank notes	\$172, 432, 146
United States notes (greenbacks)	332, 080, 234
Treasury notes	114, 567, 423
Gold certificates	120, 255, 349
Silver certificates	324, 552, 532
Currency certificates	10, 550, 000

1, 074, 437, 684

Per cent of national-bank notes, 16.04.

The Government can not issue money gratuitously. It can only put it in circulation in exchange for some value or obligation. It can not pay its bonds in anything other than coin of standard value.

By the terms of the act of February 28, 1878, the Secretary of the Treasury was directed to purchase and coin into silver dollars silver bullion not less in value than \$2,000,000 worth and not more than \$4,000,000 worth monthly. This act was supplanted by the act of July 14, 1890. While in force the Government purchased silver and coined 378,166,793 standard dollars, the seigniorage on which (that is, the difference between the price paid for the silver and the face value of the coinage) was \$69,967,531.

Total coinage of silver dollars under act of February 28, 1878	\$378, 166, 793
Total cost of silver bullion used in such coinage	308, 199, 262
Seigniorage or apparent profit	69, 967, 531
Bullion value of such silver October 31, 1892	250, 493, 936
Difference between actual cost and market value October 31, 1892	57, 705, 326

This coinage accumulated in the Treasury vaults until the happy device was conceived of putting it in circulation by the use of paper substitute. As shown above, \$324,552,532 are serving the people by proxy.

Under the act of July 14, 1890, the Government purchases monthly 4,500,000 ounces of silver, and pays for the same in Treasury notes issued for that purpose and equal at par to the cost of such silver. Thus the currency of the country is arbitrarily increased monthly. Up to November 1, 1892, the total issue of such notes has been \$116,611,233. The present market value of the silver purchased is \$102,648,944, showing a depreciation in value of \$14,134,646. This act was a compromise measure, designed to prevent the unlimited coinage of a dollar of full debt-paying power containing less than a dollar's worth of silver. From its nature (arbitrarily adding a large amount to the currency monthly) it is evident that it was intended to be temporary. The severest commentary upon our silver coinage is the fact that it offers an inducement to the counterfeiter to coin a dollar exactly reproducing the genuine in quality and intrinsic worth, as well as form and design, the profit to the counterfeiter being represented by the difference between the market value of the silver contained in the coin and its face value, which was October 31, 1892, 33½ cents.

In view of the above statistics, the silver currency furnished by the Government will hardly commend itself to the public on the score of economy. It is in sharp contrast with the national-bank currency, which has paid into the Treasury in taxes \$72,670,412.30.

What the settled policy of Congress as to the future currency may be remains to be seen. If furnished by the Government, it will possess the quality of soundness, for nothing can be better than the Government under which we live; but it cannot possess elasticity. Elasticity means conformity to business wants, the supply quickly responding to the demand, and not conformity to fixed rules and statutory laws. The Government in the very nature of things cannot supply such currency as the public requires. The national banks can and with proper legislation would supply this want fully and completely. Large appreciation of the price of United States bonds, the basis for circulation, large depreciation of the rates of interest, and onerous taxation have made circulation unprofitable, and the volume has fallen from \$362,889,134, September 30, 1882—the highest amount in circulation at any one time—to \$172,426,610 at the close of the last fiscal year. The volume would have been much more contracted but for the fact that all national banks, whether they take out circulation or not, are obliged to own and assign to the Treasurer of the United States in trust interest-bearing bonds of the United States, and in case their capital is \$150,000 or less, to the amount at par of one-fourth their capital stock. If the capital exceeds \$150,000, they are required to have on deposit in the Treasury not less than \$50,000 in bonds. Being obliged to own these bonds, to measureably lessen the cost of carrying such high-priced securities, they take out circulation.

The following carefully prepared tables show the profits upon circulation based upon a deposit of \$100,000, bonds. June 30 was selected, as it marks the close of an interest period for Government bonds.

REPORT OF THE COMPTROLLER OF THE CURRENCY.

JUNE 30, 1892—2 PER CENTS.

\$100,000 two's at par interest.....		\$2, 000. 00
Circulation, 90 per cent on par value.....	\$90, 000. 00	
Deduct 5 per cent redemption fund.....	4, 500. 00	
Loanable circulation at 6 per cent.....	85, 500. 00	5, 130. 00
Gross receipts.....		7, 130. 00
Deduct—		
1 per cent tax on circulation.....	900. 00	
Annual cost of redemption.....	137. 48	
Express charges.....	3. 00	
Cost of plates for circulation.....	7. 50	
Agents' fees.....	7. 50	
Examinations.....	43. 00	1, 098. 48
Net receipts.....		6, 031. 52
\$100,000 loaned at 6 per cent.....		6, 000. 00
Profit on circulation.....		31. 52
Total profit on \$21,837,000 bonds, \$6,194.72.		
Percentage on maximum circulation obtainable, 0.032 per cent.		

JUNE 30, 1892—4 PER CENTS.

\$100,000 four's at 116 $\frac{3}{4}$ premium, interest.....		\$4, 000. 00
Circulation, 90 per cent on par value.....	\$90, 000. 00	
Deduct 5 per cent redemption fund.....	4, 500. 00	
Loanable circulation at 6 per cent.....	85, 500. 00	5, 130. 00
Gross receipts.....		9, 130. 00
Deduct—		
1 per cent tax on circulation.....	900. 00	
Annual cost of redemption.....	137. 48	
Express charges.....	3. 00	
Cost of plates for circulation.....	7. 50	
Agents' fees.....	7. 50	
Examinations.....	43. 00	
Sinking fund reinvested quarterly to liquidate premium.....	696. 36	1, 794. 84
Net receipts.....		7, 335. 16
\$116,750 loaned at 6 per cent.....		7, 005. 00
Profit on circulation.....		330. 16
Total profit on \$129,759,000 bonds, \$385,571.09.		
Percentage on maximum circulation obtainable, 0.330 per cent.		

JUNE 30, 1892—6 PER CENTS.

\$100,000 sixes at 114 premium, interest.....		\$6, 000. 00
Circulation, 90 per cent on par value.....	\$90, 000. 00	
Deduct 5 per cent redemption fund.....	4, 500. 00	
Loanable circulation at 6 per cent.....	85, 500. 00	5, 130. 00
Gross receipts.....		11, 130. 00
Deduct—		
1 per cent tax on circulation.....	\$900. 00	
Annual cost of redemption.....	137. 48	
Express charges.....	3. 00	
Cost of plates for circulation.....	7. 50	
Agents' fees.....	7. 50	
Examinations.....	43. 00	
Sinking fund reinvested semiannually to liquidate premium.....	1, 972. 94	3, 071. 42
Net receipts.....		8, 058. 58
\$114, 000 loaned at 6 per cent.....		6, 840. 00
Profit on circulation.....		1, 218. 58
Total profit on \$11,600,000* bonds, \$127,219.75.		
Percentage on maximum circulation obtainable, 1.218 per cent.		

RECAPITULATION.

Profit on the three classes of bonds, maximum circulation 90 per cent—

2 per cent bonds, *\$21,837,000—\$19,653,300, maximum circulation at 0.03152 per cent, \$6,194.72.

4 per cent bonds, *\$129,759,000—\$116,783,100, maximum circulation at 0.33016 per cent, \$335,571.08.

6 per cent bonds, *\$11,600,000—\$10,440,000, maximum circulation at 1.21858 per cent, \$127,219.75.

Total of bonds, \$163,196,000—\$146,876,400, maximum circulation at 0.353 per cent, \$518,985.55.

It will be noted that by taking out circulation the banks realize in each case more than 6 per cent on the money invested in bonds. The money invested in the purchase of bonds as a basis of circulation yields in the case of 2 per cent bonds 6.032; in case of 4 per cent bonds, 6.33; in case of 6 per cent bonds, 7.218.

Since the 5 per cent redemption fund counts as part of a bank's reserve as well in hands of the Treasury as in vaults of the banks, it would have been proper not to make the deduction above. This would add materially to the profit of circulation. The \$43 average cost of examinations of banks with \$100,000 capital is not wholly an incident of circulation.

In the above tables money is assumed to be worth 6 per cent. If the prevailing rate was less than 6 per cent a bank could better afford to take out circulation. If the prevailing rate was more than 6 per cent a bank could less afford to take out circulation. By allowing circulation to the par of bonds and removing the tax on circulation it would be possible for banks located in sections where rates of interest are high to take out circulation without loss.

Since the organization of the national banks \$1,521,437,753 have been issued and redeemed without loss to any bill-holder. There can be no loss upon national-bank circulation. All the solicitude as to what shall serve as a basis for circulation when Government bonds cease to exist is premature. The $4\frac{1}{2}$ per cent bonds (act July 14, 1870) matured September 1, 1891; \$25,364,500 were continued at the pleasure of the Government at 2 per cent interest; interest upon the balance ceased; \$24,520,900 have been redeemed and \$983,800 remain outstanding; \$3,617,700 have been redeemed since October 31, 1891. No bonds have been purchased by the Government during the past year, the interest-bearing debt has not been reduced, and with the diminished revenues, under the act of October 1, 1890, and swelling volume of annual expenditure, there is likely to be no reduction in the immediate future. The trend of public opinion is decidedly in favor of limiting our revenues to the current needs of the Government. The currency sixes that begin to mature in 1896 are primarily obligations of the subsidized Pacific railroads. The railroads will hardly be prepared to pay these bonds at maturity, and they will likely be continued like the $4\frac{1}{2}$ per cent bonds, at the option of the Government, at a low rate of interest.

By relieving national-bank circulation, as above suggested, these bonds could be extended at a very low rate of interest—too low for investment purposes, yet available as a basis of circulation. Of the \$25,364,500 of 2 per cent bonds outstanding October 1, \$22,050,350 were held by national banks to secure circulation. The 4 per cent bonds do not mature until July 1, 1907. Since December 6, 1890, the Government has been out of the market as a purchaser of its own bonds, and the price then paid for 4 per cent bonds (\$123.356) has fallen to \$114.625. The lower the price of the bonds the more available they become as a basis of profitable circulation. If happily the time arrives when the United States

* Total amount of each class of bonds held to secure circulation June 30, 1892.

Government has no bonded debt, or not sufficient to be available as a basis for circulation, there will, of necessity, be other choice securities available for such purpose.

In my judgment the Government should issue 2 per cent bonds, running twenty, thirty, and forty years, and with the proceeds purchase the 4 per cent bonds outstanding. This would result in a saving of interest to the Government, distribute the maturity of the bonds over a proper period, and furnish the best conceivable basis for circulation. The Government could hardly have floated a 2 per cent bond but for the needs of the national banks, and with liberal yet conservative laws as to circulation it is possible that a bond bearing a slightly lower rate than 2 per cent could be placed at par.

A United States 4 per cent bond of 1907, in order to yield interest at the rate of 2 per cent per annum for the remaining period it has to run, must have been purchased October 1, 1892, for \$125,492. In other words, the Government could have exchanged a 2 per cent bond, at par, maturing July 1, 1907, for the 4 per cent bond of 1907, at \$125,492, without loss or gain. The exchange would have been equal. The 4 per cent bonds on October 1, 1892, were worth \$114,625. The extended 2 per cent bonds, payable at the pleasure of the Government, were worth, on the same date, 101. Could the Government have exchanged a 2 per cent bond maturing July 1, 1907, for the outstanding issue of 4 per cent bonds upon the basis of the quotations just given, it would have resulted in saving to the Government (that is, the taxpayers) the enormous sum of \$67,161,551.47, as appears from the following computation:

Par value of outstanding 4s, October 1, 1892.....	\$559, 586, 750.00
Market value of 4s at 114 $\frac{3}{4}$, and of 2s at 101, October 1, 1892	641, 426, 312. 18
Par value of 2s exchanged at 101 for 4s at 114 $\frac{3}{4}$, October 1, 1892.....	635, 075, 556. 62
Quarterly interest paid on 4s.....	5, 595, 867. 50
Quarterly interest that would be paid on 2s	3, 175, 377. 78
Quarterly saving of interest	2, 420, 489. 72
Present value, as of October 1, 1892, of these savings of interest to maturity, money at 2 per cent, reinvested quarterly.....	123, 406, 683. 57
Present value, as of October 1, 1892, of \$75,488,806.62, principal of 2s in excess of principal of 4s, money at 2 per cent, reinvested quarterly.....	56, 245, 132. 10
Present value of net saving to the Government in accordance with the above statement.....	67, 161, 551. 47

While the principal of the indebtedness would be increased, the interest reduction would be so great for the remaining fifty-nine interest quarter periods, from October 1, 1892, to July 1, 1907, as to show a net saving of \$67,161,551.47.

A 4 per cent bond at 114 $\frac{3}{4}$, on October 1, 1892, would pay an investor, interest at the rate of 2.793 per cent.

It is probable, from the above statistics, that investors would not exchange 4 per cent bonds for 2 per cents, but the fact that banks own, for the purpose of securing circulation, nearly 87 per cent of the continued 2 per cent bonds in preference to the 4 per cents, shows that they prefer a bond at par, with a lower rate of interest, as a basis for circulation. A fixed period to run, and a long period would add to the value of the bond.

With so great a saving possible, the interests of economy, as well as all public and private interests that depend for prosperity upon a sound

and elastic currency, emphasize the wisdom of settling this question of a proper basis for national-bank circulation by the issue of bonds having a long time to run, at a low rate of interest, with which to retire the outstanding issue of 4 per cent bonds.

The national banks for a long series of years have demonstrated their ability to furnish the country with currency ample in amount, elastic in volume, sound beyond peradventure, and every dollar of which, every moment of its existence, was worth par throughout the length and breadth of the land. A change from such a currency to another less secure is certainly an unwise experiment. It is proposed to restore State bank circulation by removing the 10 per cent tax imposed March 3, 1865. There is no fairer test of men or methods than the record they make for themselves. Every item of assets and liabilities, as shown by the trial balance of their general ledgers, of every national bank, for the whole period of their existence, has five times each year been published in the locality, reported to the Comptroller of the Currency, and become a matter of record. Additional tables resolve all composite items into detail. Additional statistical tables complete the history and workings of such banks. Special reports show the course of trade and exchange. In case of failure, equally explicit information is obtained from receiver's reports, total claims, total assets, percentage paid, percentage of loss, items of expense, including receiver's fees, and attorneys' fees.

All this information is annually reported to Congress and spread before the country. The course of trade, the material condition, the prosperity or depression of the country, are truthfully reflected in the condition of its banks. And the publication of the above conditions, in the reports of these banks, has been of inestimable value to publicists and economists. This is the record of national banks under Federal authority and Federal supervision. To compare the present national banking system with the old State banking system is to compare order with confusion—perfect system, under central control, with imperfect system, under diversified control. The banking systems of the different States, during the period that they were banks of issue, differed essentially. Some had excellent banking laws; others had very crude laws. Some had effective supervision, and some had none, or worse than none. In no State was the aggregate or percentage of loss to note-holders of State banks reported, nor the losses to creditors or stockholders. The most careful research reveals only general statements, or estimates of loss, in the current financial literature of the time.

Congress, by resolution in 1832, directed the Secretary of the Treasury to procure and publish statistics relating to banks in the several States. Such publication was made more or less complete, with the exception of some years, until 1864*; then followed an interval until 1873, when the Comptroller of the Currency was directed to procure from official and other reliable sources and report to Congress information in relation to State banking institutions. The statistics in relation to State banks prior to 1864 have been the subject of much

* When it is stated that the statistics relating to the period prior to 1864 are mainly unofficial, it will be understood that the information conveyed is only approximately correct. The principal sources of information in compiling these statistics have been the reports of the Secretary of the Treasury to Congress since 1832, Baker's work on Banks and Banking, Blodgett's *Economica*, Elliott's *Funding System*, Thompson's *Banknote Reporter and Counterfeit Detector*, the *Banker's Magazine*, Hodges' new *Banknote Safeguard*, *Consideration on the Currency and Banking Systems of the United States*, by Albert Gallatin; *History of Banking in the United States*, by John Jay Knox.

study and research on the part of my predecessors. The Comptroller's report for 1876 contains elaborate tables upon this subject. The question of restoring State bank circulation gives especial value to all information of this character, and I have therefore carefully studied and analyzed all the statistics attainable upon this subject, showing the condition of State banks prior to 1864, and publish in the Appendix of this report, arranged in convenient form, tables presenting such information.

The most notable feature of the State-bank circulation was the violent expansion and contraction to which it was subject.

The charter of the United States Bank expired March 4, 1811. Mr. Gallatin made the following estimate of the total circulation of the country, including notes of the Bank of the United States: In 1811, \$28,100,000; in 1815, \$45,500,000; in 1816, \$68,000,000; and in 1820, \$44,863,000.

In 1840, according to Knox, there were in Ohio thirty-seven banks, with \$10,000,000 capital. January 1, 1845, there were but eight banks in operation, with a capital of \$2,171,807. Up to and including 1856 thirty-six of the banks organized under the laws of that State had failed, their notes being wholly worthless, and eighteen more had failed, their notes being worth 50 to 75 cents on the dollar. From January 1, 1857 the circulation of the whole country shrank from \$214,788,892 to \$155,208,744 on January 1, 1858, a decrease of over \$59,000,000 in one year (Report of Secretary of the Treasury). The circulation of Illinois increased from \$5,500,000 in 1857 to \$12,300,000 in 1861. (Knox.) Much of this circulation was secured by various forms of security, and its redemption provided for by State authority. Yet it was seldom that this security proved adequate. The Bankers' Magazine for February, 1858, advertised a list of twenty-eight suspended banks in Indiana whose notes would be redeemed by the auditor of that State at the following rates: ten at par, and the remainder at prices ranging from 97 down to 69. According to the same authority, in July, 1859, a convention of Wisconsin bankers, held at Milwaukee, fixed the discount on Illinois bank bills at 1 per cent until September 20, and at 3 per cent thereafter. This action was retaliatory, and simply established the same discount upon Illinois bills that Illinois had adopted as to Wisconsin. In April, 1859, the Indiana banks determined not to accept the notes of Illinois or Wisconsin. All bank notes of interior banks were at a discount in New York (many unsalable) from 50 per cent down to the current exchange, which was charged against the notes of perfectly solvent banks.

The above instances illustrate the friction existing between different States.

The cost of exchange on commercial centers was greatly increased under State-bank circulation. Now a man in Montana deposits his money in his local bank and buys Chicago exchange. His money is as good in Chicago as Helena, and he simply pays the cost of transmittal. In fact, the competition for business is so intense and the indulgence of banks correspondingly great that frequently when an interior merchant goes to New York to buy goods he takes a letter of introduction from his home bank to their New York bank correspondent, draws checks for the amount of his purchases upon his home bank, which are paid by the New York correspondent and debited to the home bank. Thus the item of exchange disappears entirely.

The dangers of counterfeiting under the national-banking system are at a minimum. The bills are printed by the Government upon

carefully prepared paper made by the Government and never out of the Government's possession. If circulating notes were to be printed by the forty-four different States, the opportunities for counterfeiting would be multiplied. Under the old State-bank system counterfeiting was an established industry, and a description of the methods and devices possesses the qualities of a romance. From January 1 to April 1, 1859,* there appeared 242 new counterfeits. Hon. John Jay Knox (whose long incumbency of the office of Comptroller of the Currency, as well as his qualities as a student of finance, entitles his judgment to highest consideration) estimates the average loss to note-holders under the old State-bank system at 5 per cent. As before remarked, no estimate can be made of the loss to creditors and stockholders. By advertising for the redemption of circulating notes the statutory period and refusing all later presentations, it frequently happened that the stockholders reaped large profits where the note-holders met almost total loss.

I have given the above random illustrations as suggestive simply of the evils attendant upon the old State-bank circulation. It is by no means exhaustive. I am aware that the present can hardly be compared to antebellum times, and that the changed conditions which now exist would necessarily obviate some and soften many of the evils attendant upon State-bank circulation.

In order to furnish a modern standard of comparison between national banks and those other than national, Comptroller Knox reported statistics, showing the number of failures of State, savings banks, and private bankers, for the three years ending January 1, 1879. The number of failures was 210; total claims, \$88,440,028; amount paid and to be paid, \$58,152,638; losses, \$32,616,661; upon which he comments:

The average annual loss sustained by creditors during the past sixteen years by the insolvency of national banks throughout the United States has been \$390,012, and that occasioned by the failures of banks other than national, as shown by the incomplete data obtained by the Comptroller, has for the last three years been not less than \$10,872,220.

Hon. Edward S. Lacey, in his report as Comptroller for the year 1891, gave a list of failures in the United States of bankers, brokers, trust companies, and savings banks, for the year ended June 30, 1891. "These number, in all, 117 institutions, having liabilities estimated at \$38,271,511, and assets valued at \$20,794,092. (Bradstreet.)"

Through the courtesy of Bradstreet I am able to report, in a table to be found in the Appendix, the failures of State, savings, and private banks, and loan and trust companies for the year ended June 30, 1892. The number is sixty-nine. Aggregate liabilities, \$11,024,628. Estimated value of assets, \$6,125,189. The percentage of assets to liabilities 55.56.

The seventeen national banks that failed during the last report year had aggregate liabilities amounting to \$12,538,448. Estimated value of assets, \$10,750,347. Percentage of assets to liabilities, 85.74.

However recent the comparison the conclusion is in favor of the national-bank system.

If the forty-four States are to furnish the currency of the country, then we will have a chain of sovereignties furnishing our circulating medium, each with varying laws and varying supervision, and, like all chains, the system as a whole would be no stronger than its weakest link. Disorganized finance in one State would affect all. Argentina

* Thompson's Bank Note Reporter and Counterfeit Detector.

financial troubles precipitated the Barings failure at a time when this country was generally prosperous; and yet it produced a quasi panic in the United States and cast a cloud over the financial horizon of the whole world which has not yet fully disappeared. Banking is not a philanthropical business and banks will not issue circulating notes unless it is profitable. Manifestly issuing notes would be most profitable where greatest latitude was allowed or greatest laxity prevailed, and with the circulation of any State discredited or the particular banks of any State discredited, conservative bankers and conservative business men would have to discriminate against such bills.

We all know the practical machinery employed to enforce such discrimination. Our State boundaries and commercial centers would be policed with brokers' offices, and commerce would be compelled to pause at State lines and pay the exchange demanded in order to provide itself with money acceptable in the locality where proposed business was to be done. The bill of a perfectly solvent bank in Oregon would be worth just as much less than its face in Chicago or New York as it would cost to send such bill to Oregon for redemption and secure the proceeds in return—cost of transmission each way and interest for the time required—in short, exchange. It would be precisely on a par with the note of any equally reputable business firm. The only way this discount could be avoided would be to provide for the redemption of such notes in Chicago, New York, Boston, and other money centers. Should interior and far Western banks make their bills worth par throughout the country by providing for their redemption at convenient money centers, it would compel them to keep an amount of idle reserve with their redemption agents that would seriously impair the profits on circulation. And the United States Government would not facilitate banking transactions then, as it does now, by receiving money at its subtreasuries and transporting the same to any part of the country for the meager charge of 15 to 50 cents per \$1,000.

A bank bill or note is a noninterest-bearing obligation payable to bearer upon demand, in lawful money, title to which passes by delivery. The value of such note depends upon the financial credit of the bank issuing the same, the special provision of law for its redemption, the security set apart for such purpose, the fidelity with which such laws are enforced, as to redemption, the character of supervision, and the degree of conservative banking thereby insured. The profit to a bank issuing such bills depends altogether upon the length of time they remain outstanding before being presented for redemption. With the facilities afforded by railway and express companies for presenting such notes for redemption, it is probable that they would speedily find their way back to the place of issue. This would seriously impair the profits and would necessitate more favorable conditions of issue in order to render the issuing of circulation profitable. No circulation will issue unless there is a profit in it. The fact of the probable and speedy return of this circulation to the locality of issue is made an argument in its favor, inferring therefrom that each locality would be abundantly supplied with money. A bad penny always returns, and the tinge of doubt that would attend this State-bank circulation would doubtless give it a homeward impetus. But bear in mind that it would be worth no more at the place of issue, though passing at par, than in Boston or New York. By just such a percentage as its purchasing power was diminished in our commercial centers, by just that percentage would the price of commodities be appreciated where it passed at par. This is an inevitable law attendant upon depreciated currency.

The stream that flows from the mountain to the sea obeys no more natural law than that which accumulates currency in commercial centers. If the water stood in pools on the mountain it would necessarily be pretty damp at the seaboard, and, if these localities that so loudly clamor for more money had all the currency they wanted, that same currency would be a drug in banking centers. There is money enough, and the range of interest for the past year has been phenomenally low, and, as before stated, any bank in any part of the country could have had any quantity of money transported to it at the moderate charge of 15 to 50 cents per \$1,000. But such bank must have the equivalent of money; it must have securities, or receivables, or some form of credits, acceptable, in order to get the money. And right here is the trouble. This clamor for more money comes from the newer, less-developed sections of the country, and from people who have something to sell that no one wants to buy. The securities they offer do not commend themselves to investors. No amount of currency would correct this. They say, "Money is plenty while the crop is being moved, but we want it plenty at all times." When the crop is gone, what have they to represent money, with which to buy money? People can get money for their labor and for their produce. They can borrow upon good collaterals, real or personal. People with any equivalent of money can get it. This whole trouble is born of the heresy, which has a strangely extended hold upon the public mind, that the Government can create wealth and that if there were more money people could, in some unexplained way, obtain it without rendering an equivalent.

A conditional repeal of this 10 per cent tax is proposed, conditioned upon compliance by the State banks with certain regulations imposed by Congress, designed to secure circulation and protect note-holders against loss. Such State banks would then be national banks for the purpose of issuing circulating notes, and Congress must provide for their supervision and examination, to see that the laws are complied with. Can currency be better taken out by a bank organized under a State law than under an act of Congress? Would Congress or the country gain anything by the proposed divided jurisdiction over these banks of issue? Would not division lead to conflict and confusion? All national banks make reports of condition to the Comptroller, on a past day, fixed by him, *in such form* as the Comptroller prescribes, and upon blanks furnished by him. These forms are very complete as to balance sheet and detail. In order to comply with these calls a bank's books must be so kept as to furnish the required information. These reports are of very great value to the banks themselves, in systematizing their bookkeeping and insuring good and uniform methods of business. The information reported, all on the same date, is of great value to the public. What would be gained by denationalizing our banks in all respects, except as to circulation? Can the various State legislatures be depended upon to provide better laws and better supervision than Congress?

It is argued that 92 per cent of all business transactions consummated through banks are represented by credits—that is, exchanges and offsets—and that 8 per cent only is represented by money. The Government does not assume to regulate the 92 per cent. Why should it the 8 per cent? Why not as well allow State bank notes to circulate? Their acceptance is purely voluntary. That statement is theoretically true, but practically it is wholly false. A banker, or large merchant or manufacturer, may be in a position, equipped with skilled

men or expert information, to exercise discrimination between the strong and the weak banks. But what can the artisan, the day laborer, the miner, or the farmer know of such a matter? From the nature of their calling they can exercise no discrimination. They know, and they can only know, that the Government allows such bills to circulate, in form and semblance of money, and they have the right to hold the Government responsible that it be worth 100 cents on the dollar, whether it comes from New York or New Mexico.

The Constitution of the United States prohibits the States from coining money or making anything except gold and silver legal tender. State-bank bills could not become a legal tender. Neither are national-bank bills. State-bank bills when issued add just so much to the liabilities of the bank. They would circulate freely in times of prosperity and confidence. In times of monetary stringency and general distrust they would return to the banks for redemption. They would have to be redeemed in legal-tender money provided by Congress. Congress must, under the Constitution, provide all the money that possesses a full debt-paying power. By every consideration of sound business principles it should provide all the money that the country requires. No public interest can be served by dividing this function with the forty-four States. Every period of financial depression in the past resulted in the suspension of specie payments, more or less general, by the banks; that is, resulted in the inability of the banks to redeem their notes. The same conditions would produce similar results in the future. If State-bank notes are allowed to circulate, their acceptance is not voluntary; it becomes a business necessity. Many mine-owners, manufacturers, and large employers of labor practiced paying their help in store orders, in order to control their trade and make the extra profit. Surely, under the law, the acceptance or rejection of such orders was purely voluntary, and yet their acceptance for fear of losing their employment was general.

So great did this abuse become that many States have enacted laws compelling corporations to pay their laborers, at regular intervals, in money. The wealthy class could provide themselves with the means of discriminating against the notes of weak banks, and if they found themselves possessed of any would proceed to work them off upon their less fortunate neighbors. That is the record of the past. It would be the experience of the future. To the average laboring man a bank-note reporter and detector would be as inexplicable as the binomial theorem. When a bank suspends, the fact that the note is secured and will be eventually paid is poor consolation to the laborer who needs his money for his daily use. The note of a failed national-bank is as good as that of any bank in the system. The restoration of State-bank circulation portends disaster to that class of our citizens who most need and have most right to ask protection from the Government. State-bank circulation loses its money power in a crisis. It is a source of weakness and adds to the danger. Instead of paying debts it comes forward itself to be paid.

CLEAN MONEY.

Currency, as applied to the money of a country, has been defined as a "continuous succession of uses." A little reflection upon such continuous use, the journey from hand to hand, till to till, pocket to pocket, over the damp counter of the saloon, through the necessarily soiled hands of honest industry, treasured by the poor and carried in close proximity to the person, it is easy to realize that it becomes "filthy lucre." Soiled

paper money is popularly believed to be a potent means of disseminating infectious and contagious diseases. The Bank of England never reissues a note.

The statute provides for the redemption of United States notes when they "are so mutilated or otherwise injured as to be *unfit for use*," and for the redemption of national-bank notes when they are "worn, defaced, mutilated, or otherwise *unfit for circulation*." A note with the accumulated filth of continuous use is unfit for circulation and should be redeemed. Send in the old and let the people have new and clean money. My experience as examiner in the discount and savings banks of New York has impressed this matter upon me.

The following table gives the number of banks organized during the year ended October 31, 1892, in each State and Territory, with their aggregate capital:

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Texas.....	22	\$1,445,000	New York.....	2	\$300,000
Iowa.....	13	725,000	California.....	2	150,000
Indiana.....	12	1,110,000	New Mexico.....	2	100,000
Ohio.....	11	2,000,000	Oklahoma.....	2	100,000
Pennsylvania.....	10	700,000	Wyoming.....	2	100,000
Illinois.....	9	2,500,000	Missouri.....	1	200,000
Minnesota.....	9	710,000	Virginia.....	1	200,000
Washington.....	8	700,000	Georgia.....	1	150,000
Massachusetts.....	7	650,000	North Carolina.....	1	125,000
Wisconsin.....	5	500,000	Arizona.....	1	100,000
West Virginia.....	5	350,000	Alabama.....	1	100,000
Colorado.....	4	260,000	Florida.....	1	100,000
Idaho.....	4	200,000	Kentucky.....	1	100,000
New Hampshire.....	3	250,000	Maryland.....	1	50,000
New Jersey.....	3	250,000	Michigan.....	1	50,000
Kansas.....	3	200,000	Nebraska.....	1	50,000
Montana.....	3	200,000	North Dakota.....	1	50,000
Tennessee.....	3	160,000	Utah.....	1	50,000
Maine.....	3	150,000			
Indian Territory.....	3	150,000	Total.....	163	15,285,000

In point of numerical accessions to the system, Texas leads with twenty-two banks; Iowa, Indiana, Ohio, and Pennsylvania following in the order named. Illinois, however, provided the largest amount of capital. It has been noticeable for several years that the large proportion of increase in the number of active national banks is assignable to those States and Territories located West of the Mississippi River and in the Southern States. Of the one hundred and sixty-three banks organized during the past year, eighty-two are located in States and Territories west of the Mississippi, and thirty-six are located in the Southern States. Pennsylvania still has the greatest number of national banks in operation, Massachusetts the greatest aggregate capital, and New York the largest amount of deposits. As prosperity and population increase in the western portion of the country, extending from north to south, so the privileges of the national banking system are availed of in contrast with private banks and other financial corporations organized under State laws. During the past year the seventeen failures were widely distributed, there having been three in Kansas; in New Mexico and Texas two each, and in other States only one. The following table exhibits the number of banks organized, failed, and in voluntary liquidation, and the net increase or decrease, numerically, each year since 1863:

NUMBER AND AUTHORIZED CAPITAL OF BANKS ORGANIZED AND THE NUMBER AND CAPITAL OF BANKS CLOSED IN EACH YEAR ENDED OCTOBER 31 SINCE THE ESTABLISHMENT OF THE NATIONAL BANKING SYSTEM, WITH THE YEARLY INCREASE OR DECREASE.

Year.	Organized.		Closed.				Net yearly in-crease.		Net yearly decrease.	
			In voluntary liquidation.		Insolvent.					
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
1863.	134	\$16, 378, 700	---	---	---	---	134	\$16, 378, 700	---	---
1864.	453	79, 366, 950	3	---	---	---	450	79, 366, 950	---	---
1865.	1, 014	242, 542, 982	6	\$330, 000	1	\$50, 000	1, 007	242, 162, 982	---	---
1866.	62	8, 515, 150	4	650, 000	2	500, 000	56	7, 365, 150	---	---
1867.	10	4, 260, 300	12	2, 160, 000	6	1, 170, 000	---	930, 300	8	---
1868.	12	1, 210, 000	18	2, 445, 500	4	410, 000	---	---	10	\$1, 645, 500
1869.	9	1, 500, 000	17	3, 372, 710	1	50, 000	---	---	9	1, 922, 710
1870.	22	2, 736, 000	14	2, 550, 000	1	250, 000	7	---	---	64, 000
1871.	170	19, 519, 000	11	1, 450, 000	---	---	159	18, 069, 000	---	---
1872.	175	18, 988, 000	11	2, 180, 500	6	1, 806, 100	158	15, 001, 400	---	---
1873.	68	7, 602, 700	21	3, 524, 700	11	3, 825, 000	36	253, 000	---	---
1874.	71	6, 745, 500	20	2, 795, 000	3	250, 000	48	3, 700, 500	---	---
1875.	107	12, 104, 000	38	3, 820, 000	5	1, 000, 000	64	7, 283, 800	---	---
1876.	36	3, 189, 800	32	2, 565, 000	9	965, 000	---	---	5	340, 200
1877.	29	2, 589, 000	26	2, 539, 500	10	3, 344, 000	---	---	7	3, 294, 500
1878.	28	2, 775, 000	41	4, 237, 500	14	2, 612, 500	---	---	27	4, 075, 000
1879.	38	3, 595, 000	33	3, 750, 000	8	1, 230, 000	---	---	3	1, 385, 000
1880.	57	6, 374, 170	9	570, 000	3	700, 000	45	5, 104, 170	---	---
1881.	86	9, 651, 050	26	1, 920, 000	---	---	60	7, 731, 050	---	---
1882.	227	30, 038, 300	78	16, 120, 000	3	1, 561, 300	146	12, 357, 000	---	---
1883.	262	28, 654, 350	40	7, 736, 000	2	250, 000	220	20, 668, 350	---	---
1884.	191	16, 012, 230	30	3, 647, 250	11	1, 285, 000	150	11, 109, 980	---	---
1885.	145	16, 938, 000	85	17, 856, 590	4	600, 000	56	---	---	1, 518, 590
1886.	174	21, 358, 000	25	1, 651, 100	8	650, 000	141	19, 056, 900	---	---
1887.	225	30, 546, 000	25	2, 537, 450	8	1, 550, 100	192	26, 458, 550	---	---
1888.	132	12, 053, 000	34	4, 171, 000	8	1, 900, 000	90	5, 982, 000	---	---
1889.	211	21, 249, 000	41	4, 316, 000	2	250, 000	168	16, 674, 000	---	---
1890.	307	36, 250, 000	50	5, 050, 000	9	750, 000	248	30, 450, 000	---	---
1891.	193	20, 700, 000	41	4, 485, 000	25	3, 622, 000	127	12, 593, 000	---	---
1892.	163	15, 285, 000	53	6, 157, 500	17	2, 450, 000	93	6, 677, 500	---	---
Total	4, 811	698, 748, 182	844	114, 588, 501	181	33, 030, 900	3, 855	565, 374, 282	69	14, 245, 500
Deduct decrease	---	---	---	---	---	---	69	14, 245, 500	---	---
Total net in-crease	---	---	---	---	---	---	*3, 786	†551, 128, 782	---	---

* Two banks restored to solvency, making 3,788 going banks.

† The total authorized capital stock on October 31 was \$693,868,665; the paid-in capital, \$692,812,330, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

As stated elsewhere with more particularity, the failures during the past year were not disastrous, and in proportion to the number in active operation were not so numerous as in some preceding years.

AMENDMENTS TO THE LAWS.

The Comptroller of the Currency is required annually to report "any amendments to the laws relative to banking by which the system may be improved, and the security of the holders of its notes and other creditors may be increased."

(1) In my judgment the law should be amended so as to provided as follows: That the minimum deposit of Government bonds, required by national banks, be reduced to \$1,000 in case of banks of \$50,000 capital, and to \$5,000 in cases of banks whose capital exceeds \$50,000. Such deposit would be sufficient to guarantee the payment of all expenses and assessments imposed by law. Banks are no longer organized for the purpose of issuing circulation, and when organized to do business as banks of discount and deposit it is clearly a hardship to require them to purchase these high-priced Government bonds beyond the amount above suggested.

(2) That any national bank be allowed to issue notes equal to the par value of the United States bonds which it may purchase and assign to the Treasurer of the United States for the purpose of securing circulation.

(3) That the monthly withdrawal of bonds pledged to secure circulation shall not exceed four and a half millions in the aggregate. Should withdrawals equal the amount named in any month (which is unlikely) such amount would be offset by the additional circulation issued under the second amendment suggested.

(4) That the tax on national-bank circulation be repealed. The banks have already paid into the Treasury \$72,670,412.30 in taxes upon circulation. The banks should only be assessed an amount sufficient to defray the actual cost to the Government of providing circulation.

(5) That the limit of the amount which may be loaned to any person, company, corporation, or firm, to 10 per cent of the capital stock of the bank, be so amended as to read "capital and surplus." There should be an additional amendment making an exception in favor of temporary loans, secured by collateral, in our largest business centers.*

(6) That the Government issue bonds, with a long period to run and at a low rate of interest, with which to retire the present bonded debt of the United States, and which bonds may be used as a basis to secure national-bank circulation.*

(7) That the Comptroller of the Currency, with the approval of the Secretary of the Treasury, be empowered to remove officers and directors of a bank for violations of law, leaving the vacancy to be filled in the usual way; first giving such officers and directors an opportunity to be heard.

(8) That bank examiners be required to take an oath of office before entering upon the discharge of their duties, and to give a bond in such amount and with such sureties as the Comptroller of the Currency may require.

(9) That the Comptroller of the Currency be allowed to appoint two general examiners, of conspicuous ability and experience, to be paid out of the public funds, whose duty it shall be to visit, assist, and supervise the various examiners in their several districts, in order to secure uniformity in method and greater efficiency in work.

(10) That the law be so amended as to prohibit officers or employés of a bank from borrowing its funds in any manner except upon application to and approval by the board of direction.

(11) In order to facilitate the collection of assessments upon shareholders in failed national banks, that the receivers of such banks be required to file with the county clerk or register of each county where any shareholder may reside a statement showing the names of shareholders residing in such county and the amount of stock held by them respectively; the filing of such statement to constitute a lien upon the realty of such shareholders, which lien may be vacated, upon motion, by giving proper bond, and which shall be discharged, by the receiver, upon payment of the assessment.

(12) Section 380, United States Revised Statutes, reads as follows:

All suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts, under the direction and supervision of the Solicitor of the Treasury.

Under this section it is claimed that United States district attorneys are *ex-officio* attorneys of the receivers of all failed national banks

* Discussed elsewhere in this report.

located within their respective districts, and that all suits and proceedings must be instituted by or through them. It is difficult to believe that the courts will finally sustain such a construction, that a simple action for debt, which can be maintained in a State court as well as in the United States court, and is not based upon any provision of the national-bank act, falls within the provisions of said act, or that a receiver of a failed national bank is an "agent" of the United States within the meaning of said section.

It is difficult to believe that Congress has the power to impose the services of any attorney upon such a trust, where the assets are wholly private property, belonging to creditors and shareholders. Certain it is that had Congress intended that such a broad construction would be put upon this section it would have made some provision for exceptional cases. It is a physical impossibility for the various United States attorneys to act as attorney or counsel for the receiver. In many instances they reside several hundred miles distant from the trust. In other instances there are so many trusts within a single district that the United States attorney can not attend to all the business to be done. The result in such cases is that where United States attorneys insist upon being employed they become attorneys of record, nominally appearing in all actions or proceedings, while some resident attorney does the actual work. As a consequence the trust is obliged to pay double fees for having its work done.

If the United States attorney must be employed in accordance with the above section, then every time there is a change in such officer it would necessitate the substitution of his successor in office, thus bringing in an entirely new man, with no familiarity with the pending litigation. Under such circumstances the usual practice has been to retain the ex-district attorney as counsel, thus producing a double charge for the services rendered.

Many United States attorneys make no claim to be employed. Others when confronted with the situation relinquish their claim, but still others insist upon being employed, and, when not employed, insist upon being paid a fee for every act that is done by the attorney in the regular administration of the affairs of the trust. The Department has in its possession bills rendered by United States attorneys who have never performed any act for the benefit of the trust, have never been consulted by the receiver, and never in any way had any connection with the affairs of the failed bank, except to ascertain from the record what suits and proceedings had been instituted and then have made such suits and proceedings a basis of claim for compensation.

I append a table showing the various failed banks, their location, and the location of the different United States attorneys who would have to be employed by the receiver in case the construction sought to be placed upon section 380 is a proper one. Also, the distance at which such United States attorneys are located from the respective trusts.

From this table will clearly appear the physical inconvenience, if not impossibility, of these United States attorneys acting as attorneys for various receivers. Surely these attorneys ought not to be paid for what they can not and do not do. These trusts should not be subjected to double fees, and the above section should be amended so as to provide that attorneys other than United States attorneys may be employed by receivers of failed banks, whenever in the opinion of the Comptroller of the Currency such employment will be for the interest of a trust.

TITLE AND LOCATION OF EACH RECEIVERSHIP WITH LOCATION OF UNITED STATES ATTORNEY.

Name of each failed bank.	Location of trust.	Location of United States attorney.	Distance apart.
			<i>Miles.</i>
First National Bank	Anderson, Ind	Indianapolis	36
Third National Bank	Chicago, Ill	Chicago	
German-American National Bank	Washington, D. C.	Washington	
Mechanics' National Bank	Newark, N. J.	Jersey City	8
Pacific National Bank	Boston, Mass	Boston	
First National Bank	Union City, Pa	Pittsburg	143
Do	Leadville, Colo	Denver	151
Do	St. Albans, Vt	Northfield	67
Do	Monmouth, Ill	Springfield	85
Marine National Bank	New York City	New York City	
First National Bank	Livingston, Mont	Helena	123
Do	Albion, N. Y.	Buffalo	50
Middletown National Bank	Middletown, N. Y.	New York City	67
Exchange National Bank	Norfolk, Va	Norfolk	
First National Bank	Sioux Falls, S. Dak	Huron	106
Do	Pine Bluff, Ark	Little Rock	43
Fidelity National Bank	Cincinnati, Ohio	Cincinnati	
Fifth National Bank	St. Louis, Mo	St. Louis	
First National Bank	Auburn, N. Y.	Buffalo	135
Commercial National Bank	Dubuque, Iowa	Fort Dodge	192
Madison National Bank	Madison, S. Dak	Huron	72
California National Bank	San Francisco, Cal	San Francisco	
First National Bank	Anoka, Minn	St. Paul	29
Do	Sheffield, Ala	Birmingham	127
Do	Abilene, Kans	Topeka	96
Third National Bank	Malone, N. Y.	Buffalo	333
Harper National Bank	Harper, Kans	Topeka	229
Gloucester City National Bank	Gloucester City, N. J.	Jersey City	94
Park National Bank	Chicago, Ill	Chicago	
State National Bank	Wellington, Kans	Topeka	193
Kingman National Bank	Kingman, Kans	do	200
First National Bank	Alma, Kans	do	37
Do	Belleville, Kans	do	152
Do	Meade Center, Kans	do	301
American National Bank	Arkansas City, Kans	do	193
City National Bank	Hastings, Nebr	Omaha	151
Peoples' National Bank	Fayetteville, N. C.	Warrenton	142
Spokane National Bank	Spokane Falls, Wash	Spokane Falls	
First National Bank	Ellsworth, Kans	Topeka	156
Pratt County National Bank	Pratt, Kans	do	203
Second National Bank	McPherson, Kans	do	128
Keystone National Bank	Philadelphia, Pa	Philadelphia	
Spring Garden National Bank	do	do	
First National Bank	Red Cloud, Nebr	Omaha	192
National City National Bank	Marshall, Mich	Bay City	146
Central Nebraska National Bank	Broken Bow, Nebr	Omaha	225
Florence National Bank	Florence, Ala	Birmingham	132
Red Cloud National Bank	Red Cloud, Nebr	Omaha	192
Ninth National Bank	Dallas, Tex	Dallas	
First National Bank	Kansas City, Kans	Topeka	67
Do	Palatka, Fla	Jacksonville	56
Rio Grande National Bank	Laredo, Tex	San Antonio	154
First National Bank	Coldwater, Kans	Topeka	302
Do	Clearfield, Pa	Pittsburg	173
Maverick National Bank	Boston, Mass	Boston	
Corry National Bank	Corry, Pa	Pittsburg	154
California National Bank	San Diego, Cal	Los Angeles	127
Cheyenne National Bank	Cheyenne, Wyo	Sundance	435
First National Bank	Wilmington, N. C.	Warrenton	200
Huron National Bank	Huron, S. Dak	Huron	
First National Bank	Muncy, Pa	Pittsburg	225
Do	Downs, Kans	Topeka	186
Bell County National Bank	Temple, Tex	Dallas	134
First National Bank	Deming, N. Mex	Santa Fe	316
Do	Silver City, N. Mex	do	364
Lima National Bank	Lima, Ohio	Cleveland	148
Cherryvale National Bank	Cherryvale, Kans	Topeka	151
First National Bank	Rockwall, Tex	Dallas	28
National Bank of Guthrie	Guthrie, Okla	Guthrie	
First National Bank	Erie, Kans	Topeka	140
Vincennes National Bank	Vincennes, Ind	Indianapolis	117

CLOSED NATIONAL BANKS.

The following statement exhibits the title, capital, and circulation issued, redeemed, and outstanding of associations which were closed to business during the year ended October 31, 1892. Of these 70 associations, 53 went into voluntary liquidation and 17 into the hands of receivers.

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1892, IN EACH STATE AND TERRITORY, WITH CAPITAL AND CIRCULATION.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
Maverick National Bank, Boston, Mass.*	Dec. 31, 1864	Nov. 2, 1891	\$400,000	\$78,894	\$30,064	\$48,830
Citizens' National Bank, Colorado, Tex.	Aug. 14, 1890	Nov. 3, 1891	60,000	13,500	10,030	3,470
Corry National Bank, Corry, Pa.*	Nov. 12, 1864	Nov. 7, 1891	100,000	96,180	33,058	63,122
California National Bank, San Diego, Cal.*	Dec. 29, 1887	Nov. 12, 1891	500,000	45,000	.....	45,000
Cheyenne National Bank, Cheyenne, Wyo.*	Dec. 2, 1885	Nov. 13, 1891	150,000	33,750	.....	33,750
First National Bank, Plymouth, Mich.	Jan. 5, 1872	Nov. 14, 1891	50,000	45,000	12,173	32,827
First National Bank, Wilmington, N. C.*	July 25, 1866	Nov. 24, 1891	250,000	52,880	.....	52,880
National Bank of Wooster, Ohio	Dec. 29, 1871	Nov. 29, 1891	53,900	48,510	12,016	36,494
Indiana National Bank, Lafayette, Ind.	Apr. 22, 1872	Nov. 30, 1891	100,000	90,000	20,573	69,427
First National Bank, La Grange, Ga.	Dec. 20, 1883	Dec. 1, 1891	52,000	11,700	5,660	6,040
Defiance National Bank, Defiance, Ohio	Dec. 22, 1871	Dec. 7, 1891	100,000	22,500	6,239	16,261
Produce National Bank, Philadelphia, Pa.	May 19, 1886	Dec. 8, 1891	300,000	45,000	16,240	28,760
Huron National Bank, Huron, S. Dak.*	Nov. 21, 1884	Dec. 18, 1891	75,000	13,000	.....	18,000
First National Bank, Burlington, Wis.	Feb. 3, 1872	Dec. 10, 1891	50,000	10,750	2,481	8,269
Merchants' National Bank, Kansas City, Mo.	Dec. 2, 1879	Dec. 22, 1891	1,000,000	45,000	10,010	34,990
First National Bank, Manitowoc, Wis.	Mar. 1, 1865	Dec. 26, 1891	50,000	14,816	3,010	11,806
First National Bank, Fairfield, Tex.	Apr. 22, 1890	Dec. 28, 1891	50,000	11,250	3,200	8,050
Commonwealth National Bank, Philadelphia, Pa.	Dec. 14, 1864	Dec. 31, 1891	208,000	65,480	19,620	45,860
Merchants' National Bank, Fort Dodge, Iowa.	Mar. 20, 1872	....do	100,000	22,500	5,010	17,490
First National Bank, Muncy, Pa.*	Feb. 23, 1865	Jan. 11, 1892	100,000	94,899	29,250	65,649
Giles National Bank, Pulaski, Tenn.	May 31, 1872	Jan. 12, 1892	100,000	22,500	4,662	17,838
First National Bank, Quanah, Tex.	Oct. 24, 1889	....do	50,000	11,250	2,550	8,700
Northwestern National Bank, Aberdeen, S. Dak.	Oct. 22, 1888	Jan. 15, 1892	100,000	22,500	6,030	16,470
Castleton National Bank, Castleton, Vt.	Oct. 21, 1865	Jan. 22, 1892	50,000	14,630	3,000	11,630
First National Bank, Downs, Kans.*	Oct. 12, 1886	Jan. 23, 1892	50,000	10,750	2,880	7,870
Bell County National Bank, Temple, Tex.*	Aug. 25, 1890	Feb. 3, 1892	50,000	11,250	.....	11,250
First National Bank, Deming, N. Mex.*	Apr. 22, 1884	....do	100,000	22,500	7,540	14,960
First National Bank, Silver City, N. Mex.*	Sept. 17, 1886	....do	50,000	11,250	.....	11,250
First National Bank, Chamberlain, S. Dak.	Mar. 31, 1883	Feb. 6, 1892	50,000	11,250	3,170	8,080
Sedan National Bank, Sedan, Kans.	Nov. 5, 1889	Feb. 9, 1892	50,000	11,250	2,470	8,780
Bronson National Bank, Painted Post, N. Y.	Oct. 5, 1887	Feb. 29, 1892	50,000	22,500	5,660	16,840
Lima National Bank, Lima, Ohio*	Jan. 16, 1883	Mar. 1, 1892	200,000	45,000	9,978	35,022
First National Bank, Ainsworth, Nebr.	Aug. 12, 1889	....do	50,000	11,250	2,160	9,090

* Failed.

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1892, IN EACH STATE AND TERRITORY, WITH CAPITAL AND CIRCULATION—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
Lansing National Bank, Lansing, Mich.	Apr. 4, 1872	Mar. 5, 1892	\$185,600	\$36,700	\$5,980	\$30,720
First National Bank, Leoti, Kans.	Feb. 7, 1888	....do	50,000	10,250	3,680	6,570
First National Bank, Blaine, Wash.	Nov. 20, 1890	Mar. 9, 1892	50,000	11,250	5,050	6,200
Erath County National Bank, Stephenville, Tex.	July 25, 1889	Mar. 15, 1892	50,000	11,250	2,350	8,900
American National Bank, Birmingham, Ala.	June 23, 1887	Mar. 22, 1892	250,000	45,000	14,530	30,470
First National Bank, Wilber, Nebr.	July 3, 1883	....do	50,000	13,000	2,060	10,940
First National Bank, New London, Ohio	May 11, 1872	Mar. 23, 1892	50,000	11,250	2,918	8,332
First National Bank, Greenville, Mich.	Oct. 7, 1872	Mar. 28, 1892	50,000	11,250	2,775	8,475
National Exchange Bank, Columbus, Ohio	Nov. 30, 1864	Apr. 1, 1892	100,000	50,670	9,960	40,710
Citizens' National Bank, Roanoke, Va.	Mar. 10, 1891	Apr. 4, 1892	100,000	21,700	3,920	17,780
Inter-State National Bank, New York, N. Y.	Nov. 7, 1889	Apr. 15, 1892	200,000	45,000	9,980	35,020
First National Bank, Platte City, Mo.	May 31, 1890	Apr. 25, 1892	50,000	11,250	1,550	9,700
Citizens' National Bank, Mankato, Minn.	June 27, 1872	Apr. 27, 1892	70,000	15,750	2,483	13,267
First National Bank, Jetmore, Kans.	Oct. 29, 1887	Apr. 30, 1892	50,000	11,250	1,780	9,470
Tampa National Bank, Tampa, Fla.	Mar. 26, 1891	May 2, 1892	50,000	11,250	1,800	9,450
Birmingham National Bank, Birmingham, Ala.	Apr. 23, 1887	....do	250,000	45,000	13,600	31,400
Cherryvale National Bank, Cherryvale, Kans.*	Apr. 16, 1890	June 10, 1892	50,000	11,250	.....	11,250
First National Bank, Rockwall, Tex.*	May 29, 1888	June 11, 1892	125,000	26,720	.....	26,720
National Bank of Guthrie, Okla.*	July 31, 1890	June 13, 1892	100,000	21,800	1,910	19,890
First National Bank, Stafford, Kans.	Mar. 7, 1888	June 15, 1892	50,000	11,250	1,320	9,930
National Bank of Commerce, Hutchinson, Kans.	Mar. 30, 1888	....do	100,000	22,500	2,800	19,700
First National Bank, Grafton, Mass.	Jan. 7, 1864	June 21, 1892	100,000	25,102	2,641	22,461
First National Bank, Erie, Kans.*	Jan. 15, 1889	June 25, 1892	50,000	11,250	1,450	9,800
First National Bank, Dorchester, Nebr.	Sept. 8, 1885	July 5, 1892	50,000	11,250	1,060	10,190
First National Bank, Salina, Kans.	June 27, 1881	....do	150,000	33,750	2,090	31,660
Vincennes National Bank, Vincennes, Ind.*	July 17, 1865	July 6, 1892	100,000	41,320	12,070	29,250
Ashtabula National Bank, Ashtabula, Ohio	Aug. 22, 1872	July 10, 1892	80,000	67,850	4,700	63,150
Lincoln National Bank, Lincoln, Nebr.	July 6, 1882	July 12, 1892	100,000	22,500	2,320	20,180
Second National Bank New Mexico, Santa Fe, N. Mex.	Aug. 1, 1872	July 17, 1892	150,000	33,750	2,497	31,258
First National Bank, Aurora, Mo.	Sept. 1, 1890	July 22, 1892	50,000	11,250	.....	11,250
Farmers and Traders' National Bank, Oskaloosa, Iowa.	Mar. 5, 1883	July 30, 1892	100,000	22,500	1,650	20,850
First National Bank, San Luis Obispo, Cal.	Dec. 24, 1887	Aug. 27, 1892	150,000	33,750	1,350	32,400
First National Bank, De Smet, S. Dak.	Jan. 16, 1886	Sept. 14, 1892	50,000	11,250	450	10,800
Third National Bank, Sandusky, Ohio.	Oct. 28, 1872	Sept. 18, 1892	200,000	45,000	1,050	43,950
Merchants' National Bank, Chattanooga, Tenn.	Nov. 3, 1890	Sept. 24, 1892	250,000	45,000	1,170	43,830
National Bank of the Republic, Tacoma, Wash.	Sept. 30, 1890	Oct. 1, 1892	200,000	45,000	.....	45,000
Third National Bank, Urbana, Ohio	Dec. 18, 1872	Oct. 15, 1892	100,000	22,500	.....	22,500
Total .....	.....	.....	8,907,500	2,031,851	393,673	1,638,178

* Failed.

The gross liabilities of the seventeen banks which failed during the year were \$12,538,448. The estimated value of the assets is \$10,750,347, or 85.74 per cent of the liabilities.

Five of these banks failed prior to December 1, and their failure was the result of the quasi panic of 1890 and 1891, and a continuation of the bank failures which characterized the year immediately preceding.

The Maverick National Bank of Boston had liabilities of \$8,727,833, or more than two-thirds of the total liabilities of the banks failing during the year. Aside from that institution the failures were inconsequential in amount, and, as noted above, the probable loss to creditors is less than the average for previous years.

No bank has failed since July 6, 1892.

DOMESTIC EXCHANGES.

One of the great values which the national-bank system possesses is the facility it affords for obtaining accurate statistical information as to the course and character of business. With nearly four thousand banks, representing nearly every locality and every business interest, under central supervision, it is within the power of the Comptroller of the Currency to obtain data showing exact conditions of business at stated time or times.

For the purpose of showing the course and magnitude of business of the banks, my predecessors have called for the exchanges drawn by the different banks upon each other and upon the reserve and central reserve cities for a certain year. These exchanges represent the settlement of balances between the different banks and correspond exactly with the cash balances paid or received by the different banks, in settlement of their exchanges in our clearing-house cities. My immediate predecessor, Mr. Lacey, called for such information for the year ended June 30, 1890, and June 30, 1891.

Thinking that the monetary stringency that prevailed in the fall of 1890 and the early part of the year 1891 might be thought to impair the value of statistics for these years, as a criterion, I have also obtained like information for the year ended June 30, 1892. Thus we have three successive years, covering what may be fairly termed a sample period, and the information set forth in the following tables may be accepted as fairly reflecting the volume and character of the business of the banks for the periods covered, hence it will be unnecessary to call for similar information from the banks for some years to come.

Out of the 3,759 banks called upon, 3,647 complied with the Comptroller's request and furnished the data for the following table:

AMOUNT OF DRAFTS DRAWN BY NATIONAL-BANKING ASSOCIATIONS UPON NEW YORK, CHICAGO, ST. LOUIS, THE OTHER RESERVE CITIES, AND ON ALL OTHER LOCATIONS, THE NUMBER OF BANKS DRAWING UPON EACH CITY, AND THE PERCENTAGES OF DRAWINGS IN 1892.

Location of banks drawn upon.	1892.		
	Number drawing.	Amount drawn.	Per cent.
Central reserve cities:			
New York	3,427	\$7,896,467,165	60.77
Chicago	1,178	1,428,828,063	11.00
St. Louis	577	260,649,996	2.01
Other reserve cities:*			
Boston	806	1,395,937,524	10.75
Albany	69	21,007,580	.13
Philadelphia	654	546,582,679	4.21
Pittsburg	189	111,444,735	.85
Baltimore	255	88,040,141	.68
Washington	72	6,363,374	.05
New Orleans	186	36,882,816	.28
Louisville	192	43,444,458	.33
Cincinnati	404	160,648,321	1.24
Cleveland	141	31,407,145	.24
Detroit	97	55,916,023	.43
Milwaukee	111	38,974,954	.30
Kansas City	335	104,336,804	.80
St. Joseph	42	9,301,148	.07
Omaha	217	135,557,812	1.04
Brooklyn	4	736,111	.01
St. Paul	168	93,678,219	.72
Minneapolis	102	43,142,540	.33
San Francisco	241	99,946,228	.77
Des Moines	18	3,023,513	.02
All other localities	1,280	379,642,241	2.92
Total		12,994,959,590	100.00

*The total amount of drafts drawn upon other reserve cities in 1892 is \$3,029,372,125, and the percentage 23.30.

For purposes of comparison the following table, showing similar information for 1891 and 1890, is reproduced:

Location of banks drawn upon.	1891.			1890.		
	Number drawing.	Amount drawn.	Per cent.	Number drawing.	Amount drawn.	Per cent.
Central reserve cities:						
New York	3,326	\$7,836,208,250	61.31	3,147	\$7,284,982,634	63.07
Chicago	1,146	1,254,693,941	9.82	1,024	1,084,571,558	9.39
St. Louis	589	237,908,010	1.86	481	188,705,842	1.64
Other reserve cities:*						
Boston	853	1,492,266,242	11.61			
Albany	68	26,947,718	.21			
Philadelphia	664	541,333,463	4.24			
Pittsburg	204	147,213,869	1.15			
Baltimore	258	87,802,114	.69			
Washington	67	4,651,146	.04			
New Orleans	243	37,518,587	.30			
Louisville	200	56,056,805	.44			
Cincinnati	429	148,726,218	1.17			
Cleveland	128	29,473,237	.24	2,334	2,527,757,482	21.88
Detroit	105	55,549,913	.44			
Milwaukee	111	36,069,670	.29			
Kansas City	391	104,363,214	.82			
St. Joseph	57	10,556,220	.08			
Omaha	228	104,362,120	.82			
Brooklyn	6	1,771,976	.01			
St. Paul	170	75,937,658	.60			
Minneapolis	98	29,784,617	.24			
San Francisco	231	108,329,796	.85			
Des Moines	22	2,291,146	.01			
All other localities	1,325	352,396,559	2.76	1,080	464,817,739	4.02
Total		12,782,212,495	100.00		11,550,898,255	100.00

*The total amount of drafts drawn upon other reserve cities (not shown in detail in 1890) in 1891 was \$3,101,005,735 and the percentage 24.25.

From the preceding table it will be observed that the percentage of exchange drawn upon New York, Boston, and Philadelphia shows a slight loss each year, while the percentage drawn upon Chicago and St. Louis shows a slight increase, indicating that, with the growth and increase of wealth in the interior of the country, the proportionate amount of business done by these large interior cities is increased out of proportion to the seaboard cities.

The following table shows the number of banks drawing and the amount of exchange drawn by all the national banks reporting, classified by States and arranged in the order of the total amounts drawn, further subdivided so as to show the operations of the banks in reserve cities, and other banks, separately, during the year ended June 30, 1892, to which has been added a column giving corresponding totals for the years 1891 and 1890:

AMOUNT OF DRAFTS DRAWN BY ALL REPORTING BANKS IN 1892, 1891, AND 1890.

Location of drawing banks.	Reserve cities.		All other.		Total.			
	No. of banks.	Amount.	No. of banks.	Amount.	No. of banks.	Amount.	Amount.	Amount.
		1892.		1892.		1892.	1891.	1890.
Massachusetts...	55	\$750,855,974	208	\$838,970,687	263	\$1,589,826,661	\$1,647,658,703	\$1,600,009,684
Illinois...	21	1,107,698,918	180	502,446,908	201	1,610,145,826	1,410,349,266	1,361,844,062
Pennsylvania...	67	683,986,858	305	601,541,825	372	1,285,528,683	1,277,263,733	1,130,402,494
New York...	51	223,565,323	264	751,200,437	315	974,765,760	967,584,963	919,743,864
Ohio...	23	583,838,742	210	337,069,717	233	870,908,459	833,471,368	772,069,028
Missouri...	22	511,932,307	56	57,478,100	78	569,410,407	635,857,962	543,777,164
New Jersey...			97	483,136,133	97	483,136,133	540,605,942	508,700,947
Connecticut...			84	448,585,555	84	448,585,555	428,790,755	416,047,524
Nebraska...	9	217,230,227	123	228,074,091	132	445,304,318	381,159,666	331,177,493
Michigan...	7	138,763,202	94	225,819,125	101	364,582,327	369,686,997	345,484,681
Texas...			206	330,195,197	206	330,195,197	347,699,375	241,780,749
Minnesota...	12	259,957,152	57	125,448,060	69	385,405,212	328,865,169	281,262,306
Rhode Island...			59	363,351,840	59	363,351,840	326,295,972	323,357,109
Iowa...	3	23,783,897	145	273,964,364	148	297,748,261	315,345,151	229,878,098
Maryland...	22	264,937,560	43	43,137,348	65	308,074,908	296,966,976	260,619,135
Indiana...			106	219,779,731	106	219,779,731	221,086,925	186,618,301
Wisconsin...	3	72,039,823	71	138,434,774	74	210,534,597	187,850,498	149,171,877
Colorado...			52	209,156,011	52	209,156,011	176,871,574	160,755,610
Maine...			77	169,607,438	77	169,607,438	176,479,284	162,579,412
Kansas...			137	164,888,554	137	164,888,554	159,419,341	143,467,707
Tennessee...			54	136,226,963	54	136,226,963	152,719,395	94,331,961
New Hampshire...			51	149,845,579	51	149,845,579	141,525,565	134,854,170
Kentucky...	10	55,667,287	69	81,559,474	79	137,226,761	138,148,783	133,031,928
Louisiana...	10	123,001,311	10	12,405,394	20	135,406,705	134,919,339	120,422,635
California...	2	29,701,239	33	89,209,450	35	118,910,689	124,474,265	110,748,634
Virginia...			36	116,400,602	36	116,400,602	118,001,654	83,719,222
Vermont...			48	111,109,843	48	111,109,843	103,244,790	85,033,920
Washington...			61	85,944,110	61	85,944,110	94,194,996	74,334,294
Georgia...			32	77,431,400	32	77,431,400	88,208,733	88,055,102
Oregon...			39	66,980,208	39	66,980,208	70,335,904	58,548,436
Montana...			34	68,775,278	34	68,775,278	65,765,033	52,223,703
Alabama...			29	52,544,854	29	52,544,854	65,046,139	53,335,607
Dist. of Columbia...	12	45,257,077	1	2,539,801	13	47,796,878	52,363,656	46,206,305
North Carolina...			23	43,810,681	23	43,810,681	47,131,898	45,572,126
Florida...			18	45,503,254	18	45,503,254	43,546,212	35,125,031
South Carolina...			13	34,458,046	13	34,458,046	42,705,672	41,378,067
Delaware...			17	39,438,013	17	39,438,013	40,761,234	30,949,385
West Virginia...			27	35,458,014	27	35,458,014	34,414,274	25,167,612
South Dakota...			40	40,870,919	40	40,870,919	33,215,067	32,061,974
Mississippi...			12	25,176,990	12	25,176,990	29,079,559	22,948,968
Arkansas...			9	25,163,982	9	25,163,982	27,905,777	31,359,123
North Dakota...			28	29,748,093	28	29,748,093	26,574,478	16,553,426
Utah...			14	22,467,132	14	22,467,132	26,227,052	27,349,987
New Mexico...			12	17,598,426	12	17,598,426	20,142,533	14,837,575
Wyoming...			12	11,965,046	12	11,965,046	11,891,088	10,413,865
Idaho...			8	7,948,235	8	7,948,235	10,735,684	8,507,703
Arizona...			4	3,471,226	4	3,471,226	3,494,472	1,884,380
Nevada...			2	2,639,028	2	2,639,028	2,237,907	2,695,871
Indian Territory...			5	1,954,033	5	1,954,033	2,090,873	.....
Oklahoma...			3	1,752,724	3	1,752,724	1,800,833	.....
Total		329 5,042,276,897	3,318	7,952,682,693	3,647	12,994,959,590	12,782,212,495	11,550,898,255

It will be noticed that some changes have taken place in the relative importance of the several States during the year. Nothing especially significant, but all suggesting the westward trend of wealth and business.

In order to further illustrate the operations of banks covered by the foregoing statement, the following table is introduced, which exhibits the amount drawn by banks in the several reserve cities:

AMOUNT OF DRAFTS DRAWN BY BANKS IN THE SEVERAL RESERVE CITIES, 1892.

Reserve cities.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other banks.	Total.
New York	\$4,365,000	\$54,105	\$15,919	\$90,699,735	\$37,235	\$95,171,994
Chicago	716,348,880	233,163,589	8,645,379	93,428,780	56,112,290	1,107,698,918
Boston	711,425,452	3,317,453	5,654	35,854,418	252,997	750,855,974
Philadelphia	411,695,566	584,093	16,540	34,306,781	2,553,375	449,156,355
Kansas City	148,063,578	56,063,854	58,864,911	3,041,752	10,386	266,044,481
Cleveland	263,094,031	10,708,022	1,181,403	13,657,289	835,266	289,476,011
Baltimore	228,044,734	190,565	17,701	36,674,550	10,010	264,937,560
Cincinnati	185,919,740	15,913,739	6,162,069	32,186,295	4,180,888	244,362,731
Pittsburg	165,443,769	12,972,128	168,344	56,235,353	10,909	234,830,503
St. Louis	160,191,368	21,517,158	.....	11,210,048	722,453	193,641,027
Omaha	109,297,538	77,414,602	14,100,505	16,240,994	176,588	217,230,227
Detroit	119,221,922	9,761,528	145,000	9,484,766	149,986	138,763,202
Albany	125,497,020	46,235	.....	2,850,074	.....	128,393,329
St. Paul	85,058,793	39,279,118	1,192,093	17,229,382	230,000	143,039,386
New Orleans	118,553,557	1,723,501	1,155,086	1,566,595	572	123,001,311
Minneapolis	55,355,282	34,785,889	.....	24,823,595	1,953,060	116,917,766
Milwaukee	28,626,086	41,085,847	15,000	2,372,890	.....	72,099,823
Louisville	45,149,951	2,854,946	1,410,024	5,396,829	855,537	55,667,287
St. Joseph	32,561,982	8,763,957	7,191,286	3,729,574	.....	52,246,799
Washington	40,161,794	157,444	.....	4,929,939	7,900	45,257,077
Des Moines	10,168,725	12,892,399	416,173	506,600	.....	23,783,897
San Francisco	22,494,888	2,004,458	1,010,860	2,907,228	1,283,805	29,701,239
Total	3,786,739,656	585,256,630	101,713,947	499,133,467	69,433,197	5,042,276,897

Continuing the same classification as is exhibited in the preceding table, the following table is introduced giving like information as to all banks outside of reserve cities:

AMOUNT OF DRAFTS DRAWN BY BANKS IN THE SEVERAL STATES OUTSIDE OF THE RESERVE CITIES.

States and Territories.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other localities.	Total.
Massachusetts.....	\$219,293,363	\$1,405,286	.....	\$617,905,245	\$366,793	\$838,970,687
New York.....	708,652,233	1,577,083	.....	38,709,327	2,261,794	751,200,437
Pennsylvania.....	239,672,087	1,284,247	.....	359,374,368	1,211,123	601,541,825
New Jersey.....	420,100,198	48,459	.....	62,966,095	21,381	483,136,133
Connecticut.....	407,189,052	550,413	.....	40,830,572	15,518	448,585,555
Illinois.....	125,029,228	324,647,235	\$29,163,899	18,870,015	4,736,531	502,446,908
Texas.....	181,667,824	4,786,538	42,422,045	21,637,249	79,681,541	330,195,197
Rhode Island.....	213,917,176	100	.....	130,717,662	18,716,902	363,351,840
Ohio.....	225,044,403	6,285,797	144,536	95,664,449	9,930,532	337,069,717
Iowa.....	80,749,397	168,450,984	3,846,497	13,115,159	7,802,327	273,964,364
Michigan.....	98,566,069	59,986,454	.....	65,988,431	1,278,171	225,819,125
Indiana.....	117,130,815	41,664,704	1,984,095	44,401,511	14,598,606	219,779,731
Colorado.....	128,995,061	17,141,854	9,416,190	20,570,404	33,032,502	209,156,011
Maine.....	30,917,004	.....	.....	133,678,466	5,011,968	169,607,438
Nebraska.....	58,729,050	42,714,473	1,148,753	117,791,429	7,690,386	228,074,091
Kansas.....	70,924,002	13,741,669	15,917,225	61,435,110	2,870,548	164,888,554
Tennessee.....	102,996,976	1,802,392	3,367,525	20,697,635	7,362,435	136,226,963
New Hampshire.....	7,289,883	.....	.....	142,483,040	72,656	149,845,579
Wisconsin.....	29,184,632	74,631,229	.....	33,810,104	808,809	138,434,774
Virginia.....	78,210,035	3,598	.....	35,308,066	2,878,903	116,400,602
Vermont.....	41,381,613	80,750	.....	65,916,525	3,730,955	111,109,843
California.....	21,017,261	4,183,905	463,765	56,832,268	6,712,251	89,209,450
Washington.....	34,872,153	5,466,407	.....	18,099,986	27,505,564	85,944,110
Minnesota.....	35,519,259	30,760,884	128,275	58,022,226	1,017,416	125,448,060
Georgia.....	73,116,762	2,717	.....	963,816	3,348,105	77,431,400
Kentucky.....	27,365,442	303,950	458,276	49,576,818	3,854,988	81,559,474
Oregon.....	24,705,901	3,562,945	220,118	23,395,261	15,095,983	66,980,208
Montana.....	36,054,947	9,961,291	2,813,795	11,223,013	8,722,232	68,775,278
Alabama.....	45,131,812	18,592	244,397	4,889,191	2,260,862	52,544,854
Missouri.....	9,950,820	5,456,122	31,435,292	10,087,549	548,317	57,478,100
North Carolina.....	30,023,841	.....	.....	8,959,991	4,826,849	43,810,681
Florida.....	33,945,211	894,810	27,455	2,181,186	8,454,592	45,503,254
Maryland.....	7,585,977	19,481	.....	35,266,249	265,641	43,137,348
South Carolina.....	31,968,269	.....	.....	1,690,896	798,881	34,458,046
Delaware.....	7,113,855	.....	.....	32,324,158	.....	39,438,013
West Virginia.....	15,686,519	.....	.....	15,971,107	3,800,388	35,458,014
South Dakota.....	13,903,086	14,203,942	700,876	4,724,704	7,338,311	40,870,919
Mississippi.....	14,323,450	20,742	908,284	7,347,989	2,576,525	25,176,990
Arkansas.....	10,173,740	582,122	10,763,453	1,553,328	2,091,339	25,163,982
North Dakota.....	9,361,630	1,824,244	.....	17,941,849	620,370	29,748,093
Utah.....	13,655,855	1,678,577	333,153	5,371,210	1,428,337	22,467,132
New Mexico.....	10,476,832	838,174	1,050,008	4,141,989	1,091,423	17,598,426
Louisiana.....	4,701,167	37,436	1,139,581	6,306,613	220,597	12,405,394
Wyoming.....	4,690,006	1,878,113	.....	4,548,159	848,768	11,965,046
Idaho.....	3,094,096	765,700	6,220	2,443,811	1,638,408	7,948,235
District of Columbia.....	2,434,651	.....	.....	72,899	32,251	2,539,801
Arizona.....	1,370,305	34,268	150,107	1,547,736	362,810	3,471,226
Nevada.....	371,530	103,894	.....	1,582,714	580,890	2,639,028
Indian Territory.....	792,923	.....	685,290	420,847	54,973	1,954,033
Oklahoma.....	680,108	169,892	.....	871,132	31,592	1,752,724
Total.....	4,109,727,509	843,571,433	158,935,049	2,530,239,658	310,209,044	7,952,682,693
By banks in reserve cities.....	3,786,739,656	585,256,630	101,713,947	499,133,467	69,433,197	5,042,276,897
Grand total.....	7,896,467,165	1,428,828,063	260,648,996	3,029,373,125	379,642,241	12,994,959,590

In connection with these tables, showing the vast volume of business done by these banks, the question naturally suggests itself: What is the cost of this business to the public and what character of service is rendered to the public by these banks?

Answering this question the Comptroller, in 1890, obtained data from which he submitted a table showing the amount of premium charged on each \$100 of exchange drawn, stated in cents, fractions thereof being omitted.

The table referred to is here reproduced.

States and Territories.	Rate of ex- change on \$100.	States and Territories.	Rate of ex- change on \$100.
	<i>Cents.</i>		<i>Cents.</i>
Rhode Island	1	Iowa	11
New Hampshire	1	North Dakota	11
Delaware	4	South Dakota	11
Maryland	4	Michigan	12
District of Columbia	4	West Virginia	12
Kentucky	5	California	12
Massachusetts	5	Montana	12
Connecticut	6	Wyoming	13
Vermont	7	Colorado	13
New York	7	Idaho	13
New Jersey	8	Louisiana	14
Ohio	8	South Carolina	14
Missouri	8	Mississippi	15
Maine	9	Oregon	15
Pennsylvania	9	Florida	17
Kansas	9	Tennessee	17
Nebraska	9	Alabama	18
Illinois	9	Georgia	18
Virginia	10	North Carolina	18
Indiana	10	New Mexico	18
Minnesota	10	Arkansas	20
Utah	11	Arizona	20
Washington	11	Nevada	20
Wisconsin	11	Texas	21
Average rate, United States, per \$100 on total exchange (\$11,559,898.255)		8½	

This table shows an average of 8½ cents on each \$100 of exchange drawn by all of these banks; that is, exchange drawn on each and every one of their correspondents with whom they may have had dealings during the year.

In order to give a more full and practical illustration of this subject, I have this year prepared data showing the total amount of exchange drawn by the various banks reporting to have been \$12,994,959,590, and the total commissions charged to have been \$3,343,736, or an average of .03 of 1 cent on the \$100 of exchange.

Contrasting the current rates charged by the banks (when they make any charge at all) with the statement just made, and we see what a vast amount of exchange is drawn without any compensation whatever.

The following statement shows in fractional parts of a cent the average charge per \$100 for exchange drawn by national banks in each State during the year ended June 30, 1892:

States and Territories.	Average charge per \$100.	States and Territories.	Average charge per \$100.
	<i>Cents.</i>		<i>Cents.</i>
Maine .....	.01	Ohio .....	.02
New Hampshire .....	.08	Indiana .....	.06
Vermont .....	.03	Illinois .....	.01
Massachusetts .....	.004	Michigan .....	.04
Rhode Island .....	.0015	Wisconsin .....	.04
Connecticut .....	.01	Iowa .....	.04
New York .....	.03	Minnesota .....	.03
New Jersey .....	.002	Kansas .....	.04
Pennsylvania .....	.02	Nebraska .....	.02
Delaware .....	.007	Nevada .....	.12
Maryland .....	.01	Oregon .....	.03
District of Columbia .....	.04	Colorado .....	.03
Virginia .....	.06	Utah .....	.07
West Virginia .....	.07	Idaho .....	.07
North Carolina .....	.09	Montana .....	.05
South Carolina .....	.08	Wyoming .....	.08
Georgia .....	.14	New Mexico .....	.10
Florida .....	.01	North Dakota .....	.07
Alabama .....	.12	South Dakota .....	.07
Mississippi .....	.12	Washington .....	.05
Louisiana .....	.05	Arizona .....	.17
Texas .....	.13	California .....	.06
Arkansas .....	.09	Oklahoma Territory .....	.14
Kentucky .....	.03	Indian Territory .....	.11
Tennessee .....	.08		
Missouri .....	.02	Average United States .....	.03

In order to mark the progress made in banking and emphasize the improvement in the service which railroad, express companies, and telegraph facilities afford and bring into proper prominence the extent to which the bank service to the public has been cheapened, as well as enlarged and improved, I insert here, for the purpose of comparison or contrast, two tables taken from Elliott's Funding System, showing the cost of exchange and the charges which the public were required to pay at the dates therein mentioned.

DISCOUNT ON DOMESTIC EXCHANGE AND PREMIUM ON AMERICAN GOLD AT NEW YORK IN JANUARY IN THE YEARS MENTIONED.

	1828.	1829.	1830.	1831.	1832.	1833.	1834.	1835.	1836.	1837.	1838.*
Boston	Par.	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	Par.	Par.	Par.	Par.	Par to 2
Philadelphia	Par to $\frac{1}{4}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$	Par to $\frac{1}{4}$	$\frac{1}{4}$ to 5
Baltimore	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$ to $\frac{1}{3}$	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$	Par to $\frac{1}{4}$	$\frac{1}{4}$ to 5
Richmond	$\frac{1}{4}$ to 1	1	1	$\frac{1}{4}$ to 1	$\frac{1}{4}$ to 1	$\frac{1}{4}$ to 1	$\frac{1}{4}$ to 1	$\frac{1}{4}$ to 1	$\frac{1}{4}$ to 1	1 to $\frac{1}{4}$	2 to 7
North Carolina	8 to 10	$3\frac{1}{2}$ to 4	2 to $2\frac{1}{2}$	$1\frac{1}{2}$ to 2	$1\frac{1}{2}$ to 2	$2\frac{1}{2}$	$2\frac{1}{2}$	$2\frac{1}{2}$	$2\frac{1}{2}$	$2\frac{1}{2}$	5
Charleston	1 to $1\frac{1}{2}$	$1\frac{1}{2}$ to 2	$1\frac{1}{2}$ to 2	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	$1\frac{1}{2}$ to 2	$1\frac{1}{2}$ to 2	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to 1	$2\frac{1}{2}$ to 3	2 to 8
Savannah	$1\frac{1}{4}$ to $2\frac{1}{4}$	$2\frac{1}{2}$	$1\frac{1}{2}$ to 2	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	2	2	1 to $1\frac{1}{2}$	1 to 1	$2\frac{1}{2}$ to 3	$2\frac{1}{2}$ to 10
New Orleans	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	1 to $1\frac{1}{2}$	$\frac{1}{2}$ to 1	1 to $1\frac{1}{2}$	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to 1	3 to 4	2 to 12
American gold	6 to $6\frac{1}{2}$	$5\frac{1}{2}$ to 6	4 to $4\frac{1}{2}$	3 to $3\frac{1}{2}$	$5\frac{1}{2}$ to 6	$3\frac{1}{2}$	.....	$6\frac{1}{2}$	$6\frac{1}{2}$	$6\frac{1}{2}$	7 to 9

* May.

RATES OF DOMESTIC BILLS IN NEW YORK IN THE YEARS 1838 TO 1843.

	1838.	1839.		1841.			1842.	1843.
	May.*	Feb.†	Nov.‡	April.	Sept.	Dec.	Feb.	Mar.
Boston.....	$\frac{1}{2}$	Par to $\frac{1}{2}$	Par.....	$\frac{1}{8}$ to $\frac{1}{4}$	$\frac{3}{8}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{3}{4}$	$\frac{1}{2}$ to $\frac{3}{4}$	Par to $\frac{1}{8}$
Philadelphia.....	$\frac{3}{8}$ to 1	$\frac{1}{2}$ to $\frac{1}{2}$	14	$\frac{3}{8}$ to $\frac{1}{2}$	$\frac{3}{8}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{3}{4}$	$\frac{1}{2}$ to $\frac{3}{4}$	Par to $\frac{1}{8}$
Baltimore.....	$\frac{1}{2}$ to 2	$\frac{1}{2}$ to $\frac{1}{2}$	14	$\frac{3}{8}$ to $\frac{1}{2}$	2	$\frac{1}{2}$ to $\frac{3}{4}$	2 to 3	Par to $\frac{1}{8}$
Richmond.....	5 to 6	$\frac{1}{2}$ to 1	12 to 15	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{3}{8}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{3}{4}$	9 to 12 $\frac{1}{2}$	1 to $\frac{1}{8}$
North Carolina.....	5	2	5	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{3}{8}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{3}{4}$	$\frac{1}{2}$ to $\frac{3}{4}$	$\frac{1}{2}$ to $\frac{1}{8}$
Charleston.....	5 to 6	1	6 to 8	$\frac{1}{2}$ to 2	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{1}{2}$ to $\frac{1}{8}$
Savannah.....	8 to 10	$\frac{1}{2}$ to 2	8 to 10	$\frac{3}{8}$ to 4	$\frac{3}{8}$ to 4	$\frac{1}{2}$ to 3	$\frac{1}{2}$ to 3	$\frac{1}{2}$ to $\frac{1}{8}$
Mobile.....	20 to 22	$\frac{1}{2}$ to 2	15	10 to 11	8 to $\frac{3}{4}$	17 to 17 $\frac{1}{2}$	12 $\frac{1}{2}$ to 13	14 to 16
New Orleans.....	8 to 10	Par.....	9 to 10	$\frac{1}{2}$ to 6	4 to 6	$\frac{1}{2}$ to 9 $\frac{1}{2}$	$\frac{1}{2}$ to 7	1 to 2p
Nashville.....	20 to 25	$\frac{1}{2}$	$\frac{1}{2}$	15 to 16	10 $\frac{1}{2}$ to 10 $\frac{1}{2}$	15 to 16	14 to 14 $\frac{1}{2}$	3 to $\frac{3}{4}$
Louisville.....	7 to 8	2	.....	6 to 7	$\frac{1}{2}$ to 7	11 to 11 $\frac{1}{2}$	9 $\frac{1}{2}$ to 10	1 to $\frac{1}{4}$
Cincinnati.....	8 to 9	$\frac{1}{2}$	16	$\frac{1}{2}$ to 10	$\frac{1}{2}$ to 9	$\frac{1}{2}$ to 14	15 to 16	1 to $\frac{1}{2}$

* New York, resumption, May, 1838.

† General resumption, February, 1839.

‡ Resuspension, November, 1839.

The competition for bank accounts takes various forms. Interest is paid upon average balances, exceeding certain amounts, in many cases. But the usual method of rewarding depositors for keeping balances is taking their collection items and crediting the same as a cash deposit, and giving them the exchange required in course of business at par. The fact that the average commission received by the banks on each \$100 of exchange sold is three hundredths of 1 cent shows conclusively what an enormous amount of business is done by the banks gratuitously, or without direct charge. The number of banks reporting exchange drawn this year (3,647) is 10 greater than last year. The volume of exchange drawn is greater by \$212,747,095. If to the \$12,994,959,590 reported by the 3,647 banks we add for the remaining 112 national banks, and then take into consideration the exchange that must have been drawn by the 4,520 private bankers and State banking institutions other than savings banks, whose general condition is set forth in a subsequent portion of this report, we shall have a grand total of exchange drawn by all the banks, approximating \$17,500,000,000. A bank having a balance to settle with another bank does so by remitting a draft upon some bank where it has a balance, usually upon New York City. Drafts on New York are at a premium in most parts of the country, seldom at a discount in any place. Thus by a system of draft remittances the obligation of one interior bank to another drifts into our money centers for collection, goes into the volume of the exchanges, enjoys the economy of every possible offset, and this great volume of business is transacted and all balances adjusted by the actual shipment of a very small amount of money.

SUBSTITUTES FOR MONEY.

The subject of the currency of the country, always one of interest and importance, is especially so at the present time, because of the differences which obtain in the minds of the people in regard to what the currency should be and under what authority it should be created.

It will appear from the statistics given in this report to what extent the use of money is minimized by means of clearing-house organizations in our principal cities, and, for the purpose of showing to what a limited extent actual money enters into the business transactions of the country, I have followed the precedent set by my predecessors in office in 1881 and 1890 and asked all the banks under the supervision of this

Bureau to report all receipts for the 15th day of September, 1892, separately stated and classified.

My object in this report has been to furnish reliable data from which the public could see and realize how small a percentage of business transactions are represented by actual money, and how impossible it is for the Government to furnish a volume of currency sufficient to meet the wants of the people at all times—that is, in time of general distrust or quasi panic.

Over 90 per cent of all business transactions are done by means of credit. When the public lose confidence and credit is impaired and refused, over 90 per cent of all business transactions are directly affected. It is easy to realize how impossible it is for the remaining 10 per cent of money to carry on the business of the country without monetary stringency and financial distress.

The refusal to extend or continue credit, the demand for payment in money, leaves the actual money or currency of the country, be it \$24 per capita or \$50 per capita, utterly powerless to supply business needs.

Out of the 3,759 banks reporting their condition on July 12, reports were received from only 3,473 in time for insertion in this report. Those failing to report were the newer and less important institutions, hence the data received may be taken as fairly representing the business of the country.

The total receipts of the 3,473 banks on September 15, 1892, were \$331,205,213. September 17, 1890, 3,474 banks reported total receipts of \$327,278,251. The classification is the same and the percentage slightly varies.

The following table shows the character, amount, and percentage of receipts of national banks on September 15, 1892:

Character of receipts.	September 15, 1892.	
	3,473 banks.	Percent- age of total re- ceipts.
Gold coin.....	\$2,907,017	.88
Silver coin.....	1,372,054	.41
Gold Treasury certificates.....	3,407,340	1.03
Silver Treasury certificates.....	6,537,015	1.97
Legal tenders.....	8,531,514	2.58
Treasury notes.....	2,675,269	.81
National bank notes.....	3,454,483	1.04
United-States certificates of deposit for legal tenders.....	2,210,000	.67
Checks, etc.....	154,959,059	46.79
Clearing-house certificates.....	2,691,829	.81
Exchanges for clearing house.....	141,873,266	42.83
Miscellaneous.....	586,367	.18
Total.....	331,205,213	100.00

From the above table it appears that 9.39 per cent of the transactions were represented by actual cash, the balance by checks, drafts, exchanges, and other substitutes for money.

The following table shows the character, amount, and percentage of receipts of national banks in the central reserve cities, etc., on September 15, 1892:

Character of receipts.	New York.	Chicago.	St. Louis.	Other reserve cities.	Country.	Total.	Percentage of total receipts.
	48 banks.	21 banks.	8 banks.	252 banks.	3,144 banks.	3,473 banks.	
Gold coin.....	\$87,636	\$76,681	\$10,507	\$507,447	\$2,224,746	\$2,907,017	<i>Per cent.</i> 0.88
Silver coin.....	50,331	75,601	9,115	280,389	956,618	1,372,054	.41
Gold Treasury certificates.....	2,861,600	17,210	8,080	297,710	222,740	3,407,340	1.03
Silver Treasury certificates.....	847,729	447,285	146,189	1,858,499	3,237,313	6,537,015	1.97
Legal tenders.....	2,914,161	395,060	63,184	2,073,356	3,085,753	8,531,514	2.58
Treasury notes.....	1,541,064	185,125	8,564	356,676	583,840	2,675,269	.81
National bank notes.....	319,252	175,791	45,223	664,758	2,249,459	3,454,483	1.04
United States certificates of deposit for legal tenders.....	1,380,000			760,000	70,000	2,210,000	.67
Checks.....	37,245,870	13,072,743	1,009,898	41,738,194	61,892,354	154,959,059	46.79
Clearing-house certificates.....			241,669	2,353,588	96,572	2,691,829	.81
Exchanges for clearing house.....	83,729,320	10,632,618	847,641	38,035,241	8,628,446	141,873,266	42.83
Miscellaneous.....				120,282	466,085	586,367	.18
Total.....	130,976,963	25,078,114	2,390,070	89,046,140	83,713,926	331,205,213	100.00

The following table shows the character and percentages of total receipts of national banks in New York, etc., September 15, 1892:

Character of receipts.	New York, 48 banks.	Chicago, 21 banks.	St. Louis, 8 banks.	Other reserve cities, 252 banks.	Country, 3,144 banks.	Percentage of total receipts.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Gold coin.....	.07	.31	.44	.57	2.66	.88
Silver coin.....	.04	.30	.38	.32	1.14	.41
Gold Treasury certificates.....	2.18	.07	.34	.33	.27	1.03
Silver Treasury certificates.....	.65	1.78	6.12	2.09	3.87	1.97
Legal tenders.....	2.23	1.58	2.64	2.33	3.69	2.58
Treasury notes.....	1.18	.74	.36	.40	.69	.81
National Bank notes.....	.24	.70	1.89	.75	2.69	1.04
United States certificates of deposit for legal tenders...	1.05			.85	.08	.67
Checks, etc.....	28.43	52.12	42.26	46.87	73.93	46.79
Clearing-house certificates.....			10.11	2.64	.12	.81
Exchange for clearing house.....	63.93	42.40	35.46	42.71	10.30	42.83
Miscellaneous.....				.14	.56	.18
Total.....	100.00	100.00	100.00	100.00	100.00	100.00

It will be noted from the above table that the percentage of cash received was, in the city of New York 7.64+, in Chicago 5.48+, in St. Louis 12.17+. In the other reserve cities 7.64+, in the country banks 15.09+, and the cash percentage of the total receipts 9.39+.

The following table shows the number of banks, total receipts and percentage of such total of checks, etc., received by national banks in each State and Territory, exclusive of reserve cities, on September 15, 1892:

States.	No. of banks.	Receipts.	Percent- age of checks. etc.
Maine	80	\$1, 708, 985	88. 75
New Hampshire	50	1, 162, 227	87. 41
Vermont	43	821, 225	89. 09
Massachusetts	213	7, 068, 468	88. 95
Rhode Island	58	3, 063, 485	92. 04
Connecticut	81	3, 098, 935	92. 30
New York	250	6, 757, 119	88. 01
New Jersey	94	5, 214, 420	84. 98
Pennsylvania	288	0, 685, 288	85. 87
Delaware	18	495, 404	87. 41
Maryland	38	576, 752	86. 03
District of Columbia	1	54, 666	54. 75
Virginia	33	1, 342, 080	90. 04
West Virginia	22	456, 027	85. 85
North Carolina	21	436, 521	79. 87
South Carolina	13	060, 049	92. 23
Georgia	28	758, 226	84. 34
Florida	18	471, 809	84. 02
Alabama	28	500, 305	78. 03
Mississippi	13	138, 550	74. 15
Louisiana	11	63, 678	00. 85
Texas	188	3, 562, 658	80. 41
Arkansas	9	203, 251	79. 95
Kentucky	58	1, 025, 622	83. 50
Tennessee	47	1, 076, 511	83. 17
Missouri	48	404, 928	78. 82
Ohio	191	4, 986, 188	79. 45
Indiana	101	3, 199, 958	80. 09
Illinois	165	4, 780, 175	85. 17
Michigan	82	1, 758, 624	83. 74
Wisconsin	70	1, 712, 360	82. 92
Iowa	136	2, 721, 280	78. 95
Minnesota	55	1, 679, 006	90. 94
Kansas	142	2, 143, 404	85. 51
Nebraska	113	1, 770, 246	80. 48
Nevada	2	17, 247	61. 55
Oregon	37	1, 122, 545	62. 44
Colorado	53	3, 377, 856	92. 11
Utah	14	472, 014	76. 27
Idaho	11	141, 476	50. 52
Montana	31	1, 346, 841	84. 47
Wyoming	12	167, 212	79. 02
New Mexico	8	116, 098	67. 32
North Dakota	29	329, 830	85. 32
South Dakota	34	700, 984	83. 17
Washington	63	1, 214, 474	72. 50
Arizona	4	136, 699	95. 64
California	32	1, 327, 247	79. 77
Oklahoma Territory	3	50, 771	42. 37
Indian Territory	5	32, 942	46. 85
Total	3, 144	83, 713, 926	84. 91

The following table compares the several cities with the total country banks:

NUMBER OF BANKS, TOTAL RECEIPTS AND PERCENTAGE OF SUCH TOTAL, OF CHECKS, ETC., RECEIVED IN NEW YORK AND 22 OF THE OTHER PRINCIPAL CITIES, SEPTEMBER 15, 1892.

Cities.	No. of banks.	Receipts.	Percentage of checks, etc.
New York.....	48	\$130, 976, 963	92.36
Chicago.....	21	25, 078, 114	94.52
St. Louis.....	8	2, 390, 070	87.83
Boston.....	55	27, 339, 245	93.11
Albany.....	6	1, 175, 496	95.33
Philadelphia.....	41	23, 369, 882	93.92
Pittsburg.....	26	4, 102, 424	90.02
Baltimore.....	22	4, 836, 972	82.46
Washington.....	12	940, 470	66.65
New Orleans.....	9	1, 498, 735	87.16
Louisville.....	9	950, 421	91.86
Cincinnati.....	12	6, 137, 507	94.64
Cleveland.....	8	1, 835, 908	92.79
Detroit.....	6	1, 658, 194	91.82
Milwaukee.....	3	684, 552	90.93
Kansas City.....	9	4, 168, 021	93.46
St. Joseph.....	4	610, 775	91.63
Omaha.....	9	3, 190, 258	95.76
Brooklyn.....	4	1, 124, 720	81.55
St. Paul.....	5	2, 382, 940	97.00
Minneapolis.....	7	2, 195, 787	96.60
San Francisco.....	2	510, 393	83.39
Des Moines.....	3	333, 140	88.40
Total.....	281	116, 514, 324	92.74
Total all cities.....	329	247, 491, 287	92.54
Banks elsewhere.....	3, 144	83, 713, 926	84.91
Total United States.....	3, 473	331, 205, 213	90.61

It will be noted that 74.72 per cent of the total receipts are reported by the 329 city banks, showing an increase of over 2 per cent by the country banks and a corresponding loss by the city banks, as compared with 1890, thus indicating a greater percentage of growth by the county banks.

In order to facilitate comparison the following table is given comparing the data obtained for September 15, 1892, with both July 1 and September 17, 1890, showing the proportions of gold coin, silver coin, paper money, and checks and drafts, including clearing-house certificates, to the total receipts in New York City, in other reserve cities, and in banks elsewhere, separately, and also the proportions for the United States:

JULY 1, 1890.

Localities.	No. of banks.	Receipts.	Gold coin.	Silver coin.	Paper currency.	Checks, drafts, etc.
			<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
New York.....	47	\$165,923,382	.08	.02	3.86	96.04
Other reserve cities.....	283	163,855,766	.54	.19	5.59	93.68
Banks elsewhere.....	3,034	92,045,578	2.93	1.08	11.90	84.09
United States.....	3,364	421,824,726	.89	.32	6.29	92.50

SEPTEMBER 17, 1890.

New York.....	47	120,451,472	.05	.02	4.29	95.64
Other reserve cities.....	286	120,658,864	.65	.31	6.77	92.27
Banks elsewhere.....	3,141	86,167,915	3.31	1.17	12.61	82.91
United States.....	3,474	327,278,251	1.13	.43	7.40	91.04

SEPTEMBER 15, 1892.

New York.....	48	130,976,963	.07	.04	7.53	92.36
Other reserve cities.....	281	116,514,324	.51	.31	6.44	92.74
Banks elsewhere.....	3,144	83,713,926	2.66	1.14	11.29	84.91
United States.....	3,473	331,205,213	.88	.41	8.10	90.61

In order to further facilitate comparison, a series of tables has been prepared, the first of which shows the amounts received by banks located in the city of New York on each of the five dates, June 30 and September 17, 1881, July 1 and September 17, 1890, and September 15, 1892, separately stating gold coin, silver coin, paper currency, and checks and drafts:

New York City.	June 30, 1881.		September 17, 1881.		July 1, 1890.	
	48 banks.		48 banks.		47 banks.	
		<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>
Gold coin.....	\$460,994	.27	\$905,588	.54	\$140,574	.08
Silver coin.....	15,997	.01	7,857	.01	32,758	.02
Paper currency.....	1,706,604	1.02	1,071,316	.65	6,396,749	3.86
Checks, drafts, etc.....	165,254,164	98.70	163,208,586	98.80	159,353,301	96.04
Total.....	167,437,759	100.00	165,193,347	100.00	165,923,382	100.00

New York City.	September 17, 1890.		September 15, 1892.	
	47 banks.		48 banks.	
		<i>Per ct.</i>		<i>Per ct.</i>
Gold coin.....	\$70,173	.05	\$87,636	.07
Silver coin.....	20,948	.02	50,331	.04
Paper currency.....	5,174,467	4.29	9,863,806	7.53
Checks, drafts, etc.....	115,185,884	95.64	120,975,190	92.36
Total.....	120,451,472	100.00	130,976,963	100.00

The changes indicate a marked increase in the amount of paper currency received, the extremes being represented by .65 per cent on September 17, 1881, and 7.53 per cent on September 15, 1892. The decrease in gold coin is more marked than in the increase in silver.

The diminished proportion of receipts in checks and drafts is very remarkable, the average per cent for the two days in 1881 being 2.91

per cent greater than for the average of the two days in 1890; September 15, 1892, is 3.28 less than September 17, 1890.

Another fact which attracts attention is that the receipts of the forty-seven banks on July 1, 1890, are very nearly the same in the aggregate as those reported by forty-eight banks on September 17, 1881, and slightly less than for June 30, 1881. The receipts for September 17, 1890, show a very marked falling off in amount, but the percentages differ very slightly from those shown on July 1, 1890. The increase in paper currency (3.24) nearly equals the decrease in checks, as shown September 15, 1892. The receipts of the banks in all reserve cities, exclusive of New York, similarly arranged, appear below:

All reserve cities* except New York.	June 30, 1881.		September 17, 1881.		July 1, 1890.	
	187 banks.		189 banks.		283 banks.	
		<i>Per. ct.</i>		<i>Per. ct.</i>		<i>Per. ct.</i>
Gold coin	\$581,070	.76	\$1,448,416	1.86	\$888,822	.54
Silver coin	114,485	.15	138,248	.18	318,978	.19
Paper currency	3,631,710	4.71	4,371,045	5.61	9,161,636	5.59
Checks, drafts, etc	72,773,450	94.38	71,964,538	92.35	153,486,330	93.68
Total	77,100,715	100.00	77,922,247	100.00	163,855,766	100.00

All reserve cities* except New York.	September 17, 1890.		September 15, 1892.	
	286 banks.		281 banks.	
		<i>Per. ct.</i>		<i>Per. ct.</i>
Gold coin	\$780,331	.65	\$594,635	.51
Silver coin	374,221	.31	365,105	.31
Paper currency	8,171,800	6.77	7,502,710	6.44
Checks, drafts, etc	111,332,512	92.27	108,051,874	92.74
Total	120,658,864	100.00	116,514,324	100.00

* Boston, Albany, Brooklyn, Philadelphia, Pittsburg, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Detroit, Milwaukee, Minneapolis, St. Paul, Kansas City, St. Joseph, Omaha, and San Francisco. Des Moines included in 1892.

The table next introduced covers the transactions of banks located outside of the reserve cities:

All banks located outside of reserve cities.	June 30, 1881.		September 17, 1881.		July 1, 1890.	
	1,731 banks.		1,895 banks.		3,034 banks.	
		<i>Per. ct.</i>		<i>Per. ct.</i>		<i>Per. ct.</i>
Gold coin	\$822,041	2.04	\$1,724,040	3.31	\$2,697,209	2.93
Silver coin	310,516	.77	354,197	.68	1,000,912	1.08
Paper currency	3,216,423	15.47	7,439,210	14.27	10,958,979	11.90
Checks, drafts, etc	32,826,552	81.72	42,600,738	81.74	77,388,478	84.09
Total	40,175,542	100.00	52,118,185	100.00	92,045,578	100.00

All banks located outside of reserve cities.	September 17, 1890.		September 15, 1892.	
	3,141 banks.		3,144 banks.	
		<i>Per. ct.</i>		<i>Per. ct.</i>
Gold coin	\$2,852,267	3.31	\$2,224,746	2.66
Silver coin	1,004,822	1.17	956,618	1.14
Paper currency	10,864,196	12.61	9,449,105	11.29
Checks, drafts, etc	71,446,630	82.91	71,083,457	84.91
Total	86,167,915	100.00	83,713,926	100.00

The next table exhibits the total receipts of all reporting banks on five dates, similarly classified:

United States.	June 30, 1881.		September 17, 1881.		July 1, 1890.	
	1,966 banks.		2,132 banks.		3,364 banks.	
		<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>
Gold coin.....	\$1,864,105	.65	\$4,078,044	1.38	\$3,726,605	.89
Silver coin.....	440,998	.16	500,302	.17	1,352,647	.32
Paper currency.....	11,554,747	4.06	12,881,571	4.36	26,517,364	6.29
Checks, drafts, etc.....	270,854,166	95.13	277,773,862	94.09	390,228,110	92.50
Total.....	284,714,016	100.00	295,233,779	100.00	421,824,726	100.00

United States.	September 17, 1890.		September 15, 1892.	
	3,474 banks.		3,473 banks.	
		<i>Per ct.</i>		<i>Per ct.</i>
Gold coin.....	\$3,702,772	1.13	\$2,907,017	.88
Silver coin.....	1,399,991	.43	1,372,054	.41
Paper currency.....	24,210,463	7.40	26,815,621	8.10
Checks, drafts, etc.....	297,965,025	91.04	300,110,521	90.61
Total.....	327,278,251	100.00	331,205,213	100.00

In order to exhibit the comparative importance of the transactions taking place in four principal cities, a table is added showing the total receipts by banks located in New York City, Boston, Philadelphia, and Chicago, separately stated for the five days, to which is added like information in respect to the other reserve cities and all other banks.

RECEIPTS.

Banks in four principal cities and elsewhere.	June 30, 1881.	September 17, 1881.	July 1, 1890.	September 17, 1890.	September 15, 1892.
New York.....	\$167,437,759	\$165,193,347	\$165,923,382	\$120,451,472	\$130,976,963
Boston.....	33,088,080	24,094,061	43,463,559	26,531,841	27,339,245
Philadelphia.....	18,061,565	17,830,648	38,094,099	23,273,886	23,369,882
Chicago.....	8,141,189	13,026,835	24,367,551	22,654,923	25,078,114
Total.....	226,728,593	220,144,891	271,848,591	192,912,122	206,764,204
Other reserve cities.....	17,809,881	22,970,703	57,930,557	48,198,214	40,727,083
Total reserve cities.....	244,538,474	243,115,594	329,779,148	241,110,336	247,491,287
All other localities.....	40,175,542	52,118,185	92,045,578	86,167,915	83,713,926
United States.....	284,714,016	295,233,779	421,824,726	327,278,251	331,205,213

PERCENTAGE OF TOTAL RECEIPTS BY ALL BANKS.

Banks in four principal cities and elsewhere.	June 30, 1881.	September 17, 1881.	July 1, 1890.	September 17, 1890.	September 15, 1892.
New York.....	58.81	55.95	39.34	36.80	39.55
Boston.....	11.62	8.16	10.30	8.11	8.23
Philadelphia.....	6.34	6.04	9.03	7.11	7.07
Chicago.....	2.86	4.41	5.78	6.92	7.57
Average of four cities.....	19.91	18.64	16.11	14.74	15.60
Other reserve cities.....	6.26	7.78	13.73	14.73	12.30
Average of all reserve cities.....	5.37	5.15	3.55	3.35	3.35
All other banks.....	14.11	17.66	21.82	26.33	25.28

The most conspicuous change to be noted in the above table is the increase in the percentage of country banks from 14.11, June 30, 1881, to 25.28 on September 15, 1892.

The variation in the percentage of the different kinds of money, checks, and drafts received, as shown in the statistics for September 15, 1892, do not essentially vary from those of 1890 and 1881. They fully confirm the general character of the banks' transactions. There has been a noted decrease in the amount of national-bank notes received and a corresponding increase in silver certificates and Treasury notes, caused by the retirement of national-bank circulation and its supplanting by money issued directly by the Government. The percentage of checks and drafts in New York in September, 1881, was 98.80; in September, 1890, 95.64, and in September, 1892, it was 92.36, showing a decrease for each of the three years reported, and a corresponding increase in the amount of cash received by the banks over their counters, which brings the cash receipts of the banks in the city of New York very near to the average of the whole country. The average percentage for all other reserve cities shows no material change.

IMPRUDENT METHODS.

The management of the national banks, as a whole, is entitled to the highest commendation for efficiency and conservatism. Banks that were disastrously affected, by continual crop failures, in certain sections of the country, are realizing the benefit of last year's bountiful harvest, and when their patrons realize upon this year's crop it is confidently expected that their condition will be made satisfactory. The maxim that disaster usually overtakes any business when too much extended applies equally to banking, and syndicate banking illustrates this rule. Where the same parties organize a series of banks it usually transpires that they are not seeking investment for their own capital, but seeking the capital of others to invest. Such banks afford unusual facilities for "kiting," and it is with this class that much trouble is experienced. The competition for bank accounts among banks in reserve cities is so intense that "promoters" find it easy to establish a bank, open an account with their reserve-agent bank in some city, and the president or cashier secures from such reserve-agent bank a loan upon his stock as collateral. By opening several such accounts the entire stock in some instances is used as collateral, and these "promoters" need but the 10 or 20 per cent margin required (in other words, \$5,000 or \$10,000) in order to start a bank. The opening of such accounts and making of such loans are coincident in point of time, or so nearly so that the creditor bank must know that they are furnishing capital with which to float the new enterprise. This results in organizing many banks where they are not needed, and are too frequently attended by loss to all parties connected with the enterprise.

Another practice that is made possible only by the assent of creditor banks, is borrowing money on certificates of deposit. A country bank wants to borrow money, issues its certificate of deposit, either time or demand, in favor of the city correspondent, and sends the same forward, accompanied by bills receivable as collateral, and requests the loan, which is granted. As a result, the country bank adds to its liabilities by increasing the amount due depositors, and adds to its assets by increasing the amount due from banks, and its published report of condition shows no bills payable. In other words, does not show the true condition of the bank. It is perfectly legitimate and proper for a bank to rediscount its receivables or borrow money, and all interior banks do at certain seasons of the year, when crops are being moved, for instance. Whatever the form of instrument used in borrowing money,

it is a bill payable and should be so reported. Reserve banks can aid the cause of good banking by requiring notes instead of certificates of deposit. Happily this practice is rapidly diminishing.

DIRECTORS AND OFFICERS.

The statute provides that five or more persons may organize a national bank. When it is fully organized and all preliminary requirements have been complied with, the Comptroller issues his certificate of authorization to commence the business of banking. The management of the bank is vested in a board of direction, who act through their executive officers, president and cashier. The common and statute law define their powers and prescribe the range and limits within which they may do business. Shareholders invest their money because of their faith in the efficiency of the management, their ability to acquire business, and successfully and profitably to manage it. It is a business venture on the part of the shareholders, with which the Government has no more to do and no more solicitude than it has with the purchase of a farm or stock in a manufacturing enterprise. The shareholders elect the board of direction, and through such board manage their banks. Hence for them to claim protection, through Government control, would be to claim protection against their own acts. But these banks issue notes which circulate as money, and it being the duty of the Government to provide and regulate a circulating medium for the people, the Government examines and supervises these banks to see that all laws in respect to circulation are fully complied with.

This is apparently all that was originally contemplated as to national banks. But these banks furnish the instrumentality of exchange—the means of collection and payment of debts. They become large depositaries of the people's money (\$1,765,422,983.68 at date of last report), by means of which their business is largely transacted. They are so intimately connected with business transactions and their soundness so essential to business prosperity that governmental control has gone one step further and seeks to protect the public against loss—to protect a bank's creditors. To this end all shareholders in national banks are liable to an assessment for the purpose of paying creditors, to an amount equal to their stock holdings. Thus the entire capital stock, plus an assessment for an equal amount, becomes a guaranty of the faithfulness of the direction. The function of the Government is to restrain, to insure good banking, by enforcing the prohibitions against unsafe practices, which the law provides. The affirmative action of the banks in their competition for business is left to the enterprise of their managers, prompted by the desires of shareholders for dividends.

Directors give direction and control to the business of a bank, accept or reject credits, and should understand its general condition. The detailed workings of the banks must be intrusted to the officers and employes. We can have nothing better than men. Men make our laws and men enforce them. Men manage our banks. No matter how elaborate the system, how numerous the checks upon error or upon wrongdoing, or however perfect the machinery, the machinery must be set in motion and the system be enforced by men. There is in every system a point where good or ill results depend upon the character of the men in charge. If an engineer wants to ditch his train he can do so. If the president or cashier of a bank wants to rob it, he can. Well-devised systems may make it difficult. Efficient supervision may make it dangerous. The law may punish and risk thus be reduced to a minimum,

but nothing can prevent a dishonest man in charge from mismanaging. Hence the chief and most important duty of directors is to select officers of character as well as experience and ability. They can best protect themselves and best serve the public by so doing. Our worst bank failures reveal criminal conduct on the part of the directors, or neglect of duty approximating criminality. Serious as this defect is, its correction by legislation involves a counter danger. Legislation aimed at a few banks affects all.

In our large cities it is very difficult to get the most desirable men to act as directors. Those most actively engaged in business are the best judges of credit, can least afford to give attention to the duties of the office, and would most readily decline to serve. Legislation increasing the financial responsibility of directors for losses to creditors would depreciate the character of boards of direction and render the task of getting good, responsible men more difficult.

There is no reason why a director should not borrow money of his bank upon the same terms and conditions that other patrons are accommodated. There is every reason why he should not take advantage of his position to secure better rates or greater accommodations than his bank equities entitle him to. Officers of a bank should not be allowed to borrow money by overdrawing their accounts, by putting tickets in the cash, by discounting their own notes, or by discounting their business paper, or in any way except by application to the board of directors; and a law regulating such loans would be a wise enactment.

EXCESSIVE LOANS.

Section 5200 United States Revised Statutes reads as follows:

The total liabilities to any association, of any person, or of any company, corporation, or firm for money borrowed, including, in the liabilities of a company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed.

As the volume of business has increased the magnitude of individual transactions has proportionately increased, in fact the concentration of capital under single management, by means of large corporations and by combinations, has been phenomenal. The natural economies attendant upon wholesale business, the lower rates of transportation and facilities of distribution, which location at metropolitan and railroad centers insures, is fast driving the small manufacturers out of business and concentrating business in metropolitan centers. All this increases the magnitude of separate transactions. Hence if 10 per cent of the capital stock was a proper limit to individual loans in 1864, the percentage of limitation should now be increased in our larger cities.

There is another important reason for such an increase. In the "sixties" banks did business upon their capital, supplied the wants of their customers, and earned their dividends with the money which shareholders supplied. Now, capital is made just sufficient to command public confidence. Usually a large surplus is accumulated, but the business is done upon depositors' money. Every symmetrical and well-managed business has its flush season, when its bank account should show a good balance and its want season, when it legitimately calls upon its bank for funds. Thus the balances of certain industries supply the wants of others and large bank capital is not required. Sur-

plus belongs to the shareholders, and, aside from statutory definition, is as much capital as the money originally paid in by shareholders. The section quoted should at least be amended so as to read, "one-tenth of the capital and surplus." It should be noted that many banks, upon advice of counsel, insist that "surplus" is "capital" within the meaning of said section.

In addition to including surplus with capital, as noted above, an exception to the one-tenth limit should be made in favor of temporary loans, well secured with collateral, in our largest cities.

In my judgment, the limit to 10 per cent of capital and surplus is none too small for rural and interior banks. The above section may be amended as to the large cities, so as to conform to the necessities of business and still be in strict accord with the requirements of conservative banking.

When so amended, there would be no more wholesome provision of the banking law, for, while there are instances where banks with well-distributed assets have failed, caused by repeated crop failures or extreme monetary stringency, or some cause affecting the whole community, the common history of bank failures reveals as the superinducing cause the concentration of the bank's funds in a few hands or in a few interests.

Experience has demonstrated that a strict compliance with the 10 per cent limit is impracticable in our large cities, for the reason that it is contrary to the necessities of business. A bank with a million capital could loan but \$100,000 to any individual, company, corporation, or firm. Single business transactions involving a larger amount are of frequent occurrence, and to divide one transaction between two or more banks would prove troublesome and is not demanded by conservative banking. For instance, a draft may be made against one consignment of grain for \$200,000, and the consignee needs to borrow \$150,000 upon the bill of lading as security. The security can not be divided; neither can the loan, in a practical sense.

Bank managers can not always gauge the business wants of the day, and frequently find, late in the day, that they have more money than their required reserve. Rather than carry it over night in their vaults they make over night loans as best they can. This necessarily results in loans in excess of the 10 per cent limit. A lower rate of interest is usually realized on such loans than obtains earlier in the day, and the loan is expected to be, and usually is, paid the next day.

The penalty for the violation of this law—the commencement of an action by the Comptroller of the Currency, through the Attorney-General, to forfeit the bank's charter—is so severe as to render it nugatory. It was doubtless made severe to prevent vexatious interference with the affairs of the banks. It is difficult to fix a cast-iron rule, with inflexible penalties, without doing more harm than good. During the quasi panic of 1890 many perfectly solvent firms were embarrassed for want of money, and but for indulgences and aid upon the part of the banks must have failed. They already had their full complement of bank accommodation. The banks found upon investigation that they were solvent, and, taking security, gave them additional accommodations, thus protecting themselves, saving these concerns from failure, and relieving the public generally from loss and injury, which each successive failure at such a time entails. Like other business, banking has its emergencies, and when they arise discretion should be allowed to act without incurring criminal liability.

Officers and directors are not apt to allow persons with whom they

are not financially interested to abuse the bank. Where loans to directors or officers are well secured there is no way of reaching such a case, as the law now exists, and, so far as safety is concerned, perhaps no need. In such case, if the loans are not well secured and the examiner and Comptroller are not satisfied that they are good, the bank could be required to charge them off and make an assessment upon their shareholders to make good the impairment, if impairment existed, or appoint a receiver, in case the capital was thus wiped out. The latter course would involve a question of credit and values sometimes difficult to determine, and it frequently happens that the shareholders need protection rather than punishment. The circumstances attending loans made in excess of the 10 per cent limit are so various and diverse that they defy classification. It is difficult to frame a general rule that will correct the evil resulting therefrom and not itself be productive of bad results. Our country is so large and the contrast between city and country—between the immense volume and varied transactions of the one and the lesser volume and more uniform transactions of the other—so great, that a uniform law that can wisely be applied to both must of necessity possess wide latitude.

I think this whole difficulty, as well as others that arise, might be substantially reached if the Comptroller, with the approval of the Secretary of the Treasury, were given power, after a hearing, to remove bank officers and directors for violations of law, leaving the vacancy to be filled in the regular way. It is a power that would be seldom exercised. The existence of the power would deter many who now keep the letter, only to violate the spirit of the law.

• EXAMINERS.

There are in the employ of this Bureau forty-two examiners. The position is responsible and honorable, and calls for the exercise of energy, tact, discretion, and firmness, as well as business experience and technical knowledge of banking. In order that he may discharge his duties with ease and confidence, familiarity with the mechanism of banking is indispensable. Our best examiners are those in the prime of life, who work with energy and fidelity, hoping to demonstrate their ability and worth, thereby securing for themselves a desirable and permanent position in some good bank. This incentive and this ambition insures the best work. As a body they are competent, conscientious, painstaking, and fearless in the discharge of their duties. They enjoy the full confidence of the Comptroller, and constitute his main reliance in all matters of discipline, and hence it is the purpose of this office to insist upon the highest standard of efficiency.

A bank-examiner may own property and have interests that require the usual banking facilities and be entitled to such accommodation as he would receive were he not an examiner. But unsecured loans to an examiner, which, but for his position, would likely be refused, are wrong and destroy confidence in his work. No relation should exist that would tend to restrain an examiner's freedom in making criticisms or impair the force of his criticism when made. But criticism does not necessarily mean pointing out wrongdoing. It means the comment which an expert business man would naturally make upon the business under review. An examiner's work is not espionage. The national banks are the backbone of the financial system of the country, the conservators of public credit, officered by men of the highest integrity, who are striving to earn dividends for their shareholders by fostering

and building up the business of their clients as well as their banks. The exceptions to such honorable conduct only prove the rule. Examiners should work with the banks, with a disposition to aid in every proper way. They should get the confidence of bank officers by demonstrating their entire fitness for the work intrusted to them.

While this Bureau accepts any system of doing business which is accurate and proves; still examiners, with their facilities for observation, should note the best methods and be able to render valuable aid by suggesting improvements. While the subject of credits is to be delicately treated, the knowledge an examiner acquires will enable him to make valuable suggestions on this subject. The banks pay for the examiner's services and are entitled to his good offices. The best service an examiner can render a bank, as well as this Bureau, is by doing thorough and painstaking work. He should obtain possession of the bank's assets and retain the same until his work is completed. In the smaller banks the securities, loans, and discounts should be placed in front of the examiner when he commences on the cash. In the larger banks, where more than one day is required to complete the work, he should obtain and keep possession of the assets by means of keys or seals. He should know that no change is made in the assets, except in the regular course of business. Nothing should be done on the installment plan. Instead of objecting to this, the better the bank the more acceptable will it prove.

It is a satisfaction to a bank to have a competent examiner in absolute possession of their assets until the same are proven and he is able to assure them that the items for which their books call are all there. An inventory is the foundation of all examinations. All the items of assets are aggregated under their appropriate bookkeeping heads to prove the asset side of the bank. This is but half the work. Every item of liability should be inventoried and aggregated to prove the liability side. Every individual and every bank balance should be taken off and every liability account proved. An examination that does not include this is imperfect. Experience shows that defalcations are oftenest hidden in the liability side of the bank.

Examiners are given detailed instructions, which, if fully complied with, would render their work very thorough and searching. The efficiency of the force is constantly improving, and it is alike for the interest of the banks and this Bureau to have it attain the highest standard of excellence. This office will be pleased to have the coöperation of and receive suggestions from bank officers upon this subject.

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS.

The resources and liabilities of the national banks for fourteen years, at nearly corresponding dates, from 1879 to 1892, inclusive, are exhibited in the following table, and the same information with respect to preceding years will be found in the Appendix, page 129.

	Oct. 2, 1879.	Oct. 1, 1880.	Oct. 1, 1881.	Oct. 3, 1882.	Oct. 2, 1883.	Sept. 30, 1884.	Oct. 1, 1885.
	2, 048 banks.	2, 090 banks.	2, 132 banks.	2, 269 banks.	2, 501 banks.	2, 664 banks.	2, 714 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$878.5	\$1, 041.0	\$1, 173.8	\$1, 243.2	\$1, 309.2	\$1, 245.3	\$1, 366.1
Bonds for circulation	357.3	357.8	363.3	357.6	351.4	327.4	307.7
Other United States bonds	71.2	43.6	56.5	37.4	30.7	30.4	31.8
Stocks, bonds, etc	39.7	48.9	61.9	66.2	71.1	71.4	77.5
Due from banks	167.3	213.5	230.8	198.9	208.9	194.2	235.3
Real estate	47.8	48.0	47.3	46.5	48.3	49.9	51.3
Specie	42.2	109.3	114.3	102.9	107.8	128.6	174.9
Legal-tender notes	69.2	56.6	53.2	63.2	70.7	77.0	69.7
National-bank notes	16.7	18.2	17.7	20.7	22.7	23.3	23.1
Clearing-house exchanges	113.0	121.1	189.2	208.4	96.4	66.3	84.9
United States certificates of deposit ..	26.8	7.7	6.7	8.7	19.0	14.2	18.8
Due from United States Treasurer ..	17.0	17.1	17.5	17.2	16.6	17.7	14.9
Other resources	22.1	23.0	26.2	23.9	23.9	33.8	36.9
Total	1, 838.8	2, 105.8	2, 368.4	2, 399.8	2, 372.7	2, 279.5	2, 432.9
LIABILITIES.							
Capital stock	454.1	457.6	463.8	483.1	509.7	524.3	527.5
Surplus fund	114.8	120.5	128.1	132.0	142.0	147.0	146.6
Undivided profits	40.3	46.1	56.4	61.2	61.6	63.2	59.3
Circulation outstanding	313.8	317.3	320.2	315.0	310.5	289.8	269.0
Due to depositors	736.9	887.9	1, 083.1	1, 134.9	1, 063.6	993.0	1, 116.7
Due to banks	201.2	267.9	294.9	259.9	270.4	246.4	299.7
Other liabilities	6.7	8.5	11.9	13.7	14.9	15.8	14.1
Total	1, 868.8	2, 105.8	2, 358.4	2, 399.8	2, 372.7	2, 279.5	2, 432.9

	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.	Sept. 25, 1891.	Sept. 30, 1892.
	2, 852 banks.	3, 049 banks.	3, 120 banks.	3, 290 banks.	3, 540 banks.	3, 677 banks.	3, 773 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$1, 451.0	\$1, 587.5	\$1, 628.1	\$1, 817.3	\$1, 986.1	\$2, 005.5	\$2, 171.0
Bonds for circulation	258.5	189.1	177.6	146.5	140.0	150.0	163.3
Other United States bonds	32.4	34.7	63.6	48.5	30.7	24.9	20.2
Stocks, bonds, etc	81.8	88.8	96.3	109.3	115.5	125.2	154.5
Due from banks	241.4	256.3	282.5	335.4	336.2	338.7	400.5
Real estate	54.1	58.0	61.1	69.4	76.8	83.3	87.9
Specie	156.4	165.1	181.3	164.3	195.9	183.5	209.1
Legal-tender notes	62.8	73.7	82.0	86.8	80.6	97.6	104.3
National-bank notes	22.7	21.9	21.3	20.9	18.5	20.0	19.6
Clearing-house exchanges	95.5	88.8	74.2	136.8	106.8	122.0	105.5
United States certificates of deposit ..	5.9	6.2	12.3	12.9	6.2	15.7	14.0
Due from United States Treasurer ..	14.0	9.3	9.0	7.4	6.9	8.0	8.2
Other resources	37.4	40.8	42.1	42.8	41.3	38.7	43.0
Total	2, 513.9	2, 620.2	2, 731.4	2, 998.3	3, 141.5	3, 213.1	3, 510.1
LIABILITIES.							
Capital stock	548.5	578.5	588.4	612.6	650.4	677.4	686.6
Surplus fund	157.3	173.9	183.1	197.4	213.6	227.6	238.9
Undivided profits	66.5	71.5	70.3	84.9	97.0	103.3	101.6
Circulation	228.8	167.3	155.4	128.5	123.0	131.3	143.4
Due to depositors	1, 189.5	1, 274.7	1, 350.7	1, 522.0	1, 594.2	1, 608.6	1, 779.3
Due to banks	308.6	329.6	358.1	425.3	426.4	430.6	530.7
Other liabilities	14.9	24.7	25.4	27.6	36.9	34.3	29.6
Total	2, 513.9	2, 620.2	2, 731.4	2, 998.3	3, 141.5	3, 213.1	3, 510.1

It is noticeable that the resources of the system were increased nearly \$300,000,000 during the past year notwithstanding the fact that seventy banks went into voluntary liquidation or became insolvent, such increase being strongly in contrast with that of any previous year covered by the statement. Proportional increase is common to nearly all the items, the principal decrease occurring in clearing-house exchanges.

The following table presents an abstract of the resources and liabilities of the national banks at the close of business on September 30, 1892, the condition of the banks in New York City, in the three central reserve cities, in other reserve cities, and of country banks shown separately:

	Central reserve cities.			Country banks.	Aggregate.
	New York City.	New York, Chicago, and St. Louis.	Other reserve cities.*		
	48 banks.	80 banks.	263 banks.	3,430 banks.	3,773 banks.
RESOURCES.					
Loans and discounts	\$344, 199, 941	\$480, 990, 338	\$536, 738, 685	\$1, 135, 769, 806	\$2, 153, 498, 829
Overdrafts	313, 077	453, 628	1, 695, 951	15, 392, 679	17, 542, 259
Bonds for circulation	6, 709, 000	8, 459, 000	22, 591, 500	132, 224, 800	163, 275, 300
Bonds for deposits	1, 100, 000	1, 650, 000	4, 245, 000	9, 387, 000	15, 282, 000
United States bonds on hand	859, 800	1, 564, 000	893, 050	2, 425, 200	4, 882, 250
Stocks, securities, claims, etc	30, 224, 671	37, 501, 947	29, 909, 696	87, 123, 822	154, 535, 514
Due from reserve agents			72, 924, 409	163, 509, 922	236, 434, 331
Due from other national banks	30 597, 527	50, 143, 545	41, 152, 128	49, 220, 681	140, 516, 353
Due from other banks and bankers ..	4, 136, 249	9, 216, 283	8, 071, 969	15, 284, 483	32, 572, 736
Banking house, furniture, and fixtures	11, 404, 859	13, 148, 606	16, 638, 553	42, 113, 127	71, 900, 287
Other real estate and mortgages owned	1, 118, 665	1, 781, 988	3, 135, 356	11, 044, 282	15, 961, 625
Current expenses	885, 288	1, 152, 313	2, 295, 347	6, 869, 465	10, 317, 125
Premiums	650, 671	892, 480	2, 799, 954	10, 337, 182	14, 029, 616
Checks and cash items	3, 291, 473	3, 479, 574	3, 286, 310	10, 940, 077	17, 705, 961
Exchanges for clearing house	61, 541, 924	70, 406, 235	32, 066, 299	3, 050, 177	105, 522, 712
Bills of other national banks	1, 112, 890	2, 268, 921	3, 242, 720	14, 045, 833	19, 557, 474
Fractional currency, nickels, and cents	52, 623	98, 579	198, 469	637, 600	934, 648
Specie	62, 568, 671	89, 475, 450	53, 065, 171	66, 575, 758	209, 116, 379
Legal-tender notes	32, 646, 245	40, 837, 988	24, 904, 667	38, 525, 230	104, 267, 945
United States certificates of deposit ..	7, 915, 000	9, 405, 000	4, 195, 000	395, 000	13, 995, 000
Five per cent redemption fund	287, 585	366, 335	1, 009, 695	5, 763, 535	7, 139, 565
Due from United States Treasurer ..	245, 292	308, 992	332, 261	465, 735	1, 106, 988
Total	601, 860, 851	823, 601, 202	865, 392, 190	1, 821, 101, 504	3, 510, 094, 897
LIABILITIES.					
Capital stock	49, 650, 000	83, 250, 000	162, 092, 760	441, 230, 255	686, 573, 015
Surplus fund	40, 547, 592	52, 270, 493	56, 922, 318	129, 678, 614	238, 871, 425
Undivided profits	16, 618, 639	21, 138, 935	19, 972, 780	62, 520, 786	103, 632, 501
National-bank notes outstanding	5, 761, 500	6, 962, 555	19, 806, 090	116, 654, 653	143, 423, 298
State bank notes outstanding	24, 328	24, 328	6, 641	44, 108	75, 076
Dividends unpaid	244, 073	522, 979	1, 494, 519	1, 871, 368	3, 888, 866
Individual deposits	276, 804, 088	374, 412, 735	426, 743, 677	964, 266, 571	1, 765, 422, 984
United States deposits	682, 732	1, 199, 602	2, 664, 696	5, 963, 846	9, 828, 144
Deposits of United States disbursing officers	241, 542	261, 563	1, 288, 572	2, 494, 598	4, 044, 734
Due to national banks	149, 900, 326	191, 895, 888	112, 566, 785	47, 583, 512	352, 046, 184
Due to other banks and bankers	61, 386, 031	91, 378, 474	58, 912, 835	28, 515, 709	178, 607, 018
Notes and bills rediscounted		283, 650	1, 537, 602	15, 311, 235	17, 132, 488
Bills payable			1, 382, 915	5, 166, 249	6, 549, 164
Total	601, 860, 851	823, 601, 202	865, 392, 190	1, 821, 101, 504	3, 510, 094, 897

* Other reserve cities are Boston, Philadelphia, Baltimore, Albany, Brooklyn, Pittsburg, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Detroit, Milwaukee, Des Moines, Minneapolis, St. Paul, Kansas City, St. Joseph, Omaha, and San Francisco.

The following statement has been presented for several years, intended to show in a condensed form the principal changes in items of resources and liabilities of the national banks, comparison being made between the conditions existing January 1, 1866, and at the date of the last call for reports from national banks preceding the compilation of the Comptroller's annual report:

HIGHEST AND LOWEST POINTS REACHED IN THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES SINCE THE ESTABLISHMENT OF THE SYSTEM.

	January 1, 1866.	September 30, 1892.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	\$403,357,346	\$686,573,015	\$686,573,015	Sept.30,1892	\$403,357,346	Jan. 1, 1866
Capital, surplus and undivided profits	475,330,204	1,027,097,194	1,027,097,194	.....do	475,330,204	Do.
Circulation	213,239,530	143,423,298	341,320,256	Dec. 26, 1873	122,928,084	Oct. 2, 1890
Total investments in United States bonds ..	440,330,350	183,439,550	712,437,900	Apr. 4, 1879	170,653,050	Do.
Individual deposits	520,212,174	1,765,422,983	1,765,422,983	Sept.30,1892	501,407,586	Oct. 8, 1870
Loans and discounts	500,650,109	2,153,498,829	2,153,498,829	.....do	500,650,109	Jan. 1, 1866
Cash:						
National-bank notes ..	20,406,442	19,557,474	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes ..	187,846,548	104,267,945	205,793,579	Oct. 1, 1886	52,156,439	Mar. 11, 1881
Specie	16,909,363	209,116,379	209,116,379	Sept.30,1892	8,050,330	Oct. 1, 1875

The capital, surplus, undivided profits, and deposits amounted to \$995,542,378 on January 1, 1866, and on September 30, 1892, were \$2,792,520,177. The loans and discounts have more than quadrupled, the number of active banks having increased from 1,582 to 3,773. The holdings of bonds have decreased from \$712,437,900, the maximum, to \$183,439,550, the latter amount representing an increase of \$8,532,000 over the preceding year, resulting from accessions of new banks.

The specie held by the banks reached the highest point September 30, 1892, and amounted to \$209,116,379.

The following statement shows by comparison the percentages of loans and discounts, United States bonds, and specie to the aggregate fund of the banks, composed of capital, surplus, undivided profits, circulation, and deposits.

The percentage of circulation to capital, surplus, and undivided profits has decreased from about 45 per cent in 1866 to 14 per cent in 1892.

	1866.	1887.	1888.	1889.	1890.	1891.	1892.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Loans and discounts	41.32	70.52	71.04	72.26	74.37	72.92	73.35
United States bonds	36.36	9.98	9.87	7.80	6.44	6.41	6.25
Specie	1.57	7.37	11.90	6.58	7.40	6.73	7.12
Total	79.25	87.87	92.81	86.64	88.21	85.06	86.72

EXTENSION OF THE CORPORATE EXISTENCE OF NATIONAL BANKS.

Under the provisions of the act of July 12, 1882, eighty-seven associations applied for and obtained an extension of their corporate existence during the past year. The following table shows the number and capital of all extended banks and their geographical location:

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Alabama	6	\$885,000	Montana	1	\$500,000
Arkansas	2	350,000	Nebraska	8	1,400,000
California	2	2,000,000	New Hampshire	38	4,905,000
Colorado	5	960,000	New Jersey	53	10,783,350
Connecticut	73	22,450,820	New York	224	72,772,460
Delaware	11	1,503,185	North Carolina	4	850,000
District of Columbia	5	1,277,000	South Carolina	8	1,460,000
Georgia	8	1,750,000	Ohio	101	17,169,000
Illinois	79	9,693,000	Oregon	1	250,000
Indiana	45	5,579,000	Pennsylvania	174	45,954,390
Iowa	46	4,120,000	Rhode Island	59	19,959,800
Maine	1	100,000	Tennessee	11	2,260,000
Kansas	9	825,000	Texas	5	675,000
Kentucky	22	6,411,500	Utah	1	500,000
Louisiana	5	2,300,000	Vermont	31	5,856,000
Maine	54	9,630,000	Virginia	14	2,391,000
Maryland	29	12,069,000	West Virginia	13	1,491,000
Massachusetts	204	87,262,500	Wisconsin	21	1,985,000
Michigan	28	2,390,000			
Minnesota	17	5,265,000	Total	1,434	370,308,005
Missouri	16	3,775,000			

The following table shows how many associations will reach the expiration of their corporate existence during a period of ten years, from 1893 to 1902, inclusive, their capital and circulation:

Year.	Number of banks.	Capital.	Circulation.	Year.	Number of banks.	Capital.	Circulation.
1893	38	\$4,701,000	\$1,982,925	1899	34	\$4,595,000	\$2,106,450
1894	57	6,768,000	2,555,470	1900	47	7,307,100	2,040,830
1895	76	11,259,000	4,431,610	1901	104	13,503,150	3,485,000
1896	22	2,123,800	975,400	1902	206	37,187,300	7,292,110
1897	25	3,534,000	1,198,295				
1898	24	2,479,000	1,153,350	Total	633	107,408,300	30,822,415

The number, capital, and circulation of the national banks of which the corporate existence expired between October 31, 1891, and October 31, 1892, are shown in the following table, and the number of extended banks is also stated. The corporate existence of eleven associations expired by limitation.

Date.	No. of banks expired.	Capital.	Circulation.	No. of banks extended.	Capital.	Circulation.
1891.						
November	8	\$603,900	\$240,070	6	\$500,000	\$148,000
December	6	410,000	100,250	4	260,000	67,500
1892.						
January	11	1,152,000	562,450	11	1,152,000	562,450
February	3	400,000	189,000	3	400,000	189,000
March	14	1,670,600	591,575	12	1,435,000	543,625
April	11	2,155,000	273,825	10	2,085,000	258,775
May	9	1,585,000	245,250	9	1,585,000	245,250
June	7	1,010,000	311,850	7	1,010,000	311,850
July	11	1,160,000	343,780	9	930,000	244,350
August	6	710,000	205,560	6	710,000	205,560
September	7	1,427,000	238,000	6	1,227,000	243,000
October	5	1,251,500	180,000	4	1,151,500	157,500
Total	98	13,535,000	3,531,610	87	12,445,500	3,176,860

The corporate existence of thirty-eight national banks, with an aggregate capital of \$4,651,000, bonds \$1,645,250, and circulation, \$1,480,725, will expire during the year 1893, as shown in the following table:

NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1893, WITH THE DATE OF EXPIRATION, THE AMOUNT OF CAPITAL STOCK OF EACH BANK, THE UNITED STATES BONDS ON DEPOSIT WITH THE TREASURER, AND THE AMOUNT OF CIRCULATION ISSUED THEREON.

Charter number.	Title and location of bank.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
		1893.			
2075	City National Bank, Griffin, Ga	Jan. 2	\$56,000	\$14,000	\$12,600
2109	National Bank of Barre, Vt	Jan. 11	100,000	60,000	5,400
2093	City National Bank, Paducah, Ky	Jan. 14	200,000	200,000	180,000
2081	Lumberman's National Bank, Muskegon, Mich.	Jan. 16	100,000	25,000	22,500
2103	Central National Bank, Boston, Mass.	Jan. 21	500,000	50,000	45,000
2095	First National Bank, Centerville, Mich.	Jan. 22	50,000	12,500	11,250
2086	Hibernia National Bank, New Orleans, La.	Jan. 29	300,000	150,000	125,000
2087	Winnboro National Bank, Winnboro, S. C.	Jan. 31	75,000	19,000	17,100
2099	First National Bank, Denison, Tex.	Jan. 31	150,000	50,000	45,000
2091	Phoenix National Bank, Medina, Ohio	Feb. 10	75,000	19,000	17,100
2088	Union National Bank, Rochester, Minn.	Feb. 12	50,000	12,500	11,250
2089	Veazie National Bank, Bangor, Me.	Feb. 18	100,000	25,000	22,500
2098	Lagonda National Bank, Springfield, Ohio.	Mar. 15	100,000	93,000	83,700
2102	Noble Co. National Bank, Caldwell, Ohio.	Mar. 18	60,000	60,000	54,000
2100	Edgar Co. National Bank, Paris, Ill.	Mar. 24	100,000	25,000	22,500
2104	First National Bank, Santa Barbara, Cal.	Mar. 24	100,000	25,000	22,500
2112	First Ward National Bank, Boston, Mass.	Mar. 24	200,000	50,000	45,000
2097	Lime Rock National Bank, Rockland, Me.	Mar. 24	105,000	40,000	36,000
2111	Manufacturers' National Bank, Boston, Mass.	Apr. 9	500,000	190,000	171,000
2108	Union Market National Bank, Watertown, Mass.	Apr. 10	100,000	25,000	22,500
2106	First National Bank, Missoula, Mont.	Apr. 11	150,000	37,500	33,750
2113	First National Bank, Ashburnham, Mass.	Apr. 11	50,000	50,000	45,000
2110	Wyoming National Bank, Laramie, Wyo.	Apr. 30	100,000	25,000	22,500
2125	First National Bank, Chippewa Falls, Wis.	May 1	100,000	25,000	22,500
2117	Home National Bank, Ellenville, N. Y.	May 6	100,000	25,000	22,500
2116	Griggsville National Bank, Griggsville, Ill.	June 2	50,000	12,500	11,250
2114	First National Bank, Fayetteville, Tenn.	June 9	60,000	15,000	13,500
2120	First National Bank, Chelsea, Vt.	June 10	50,000	12,500	11,250
2119	First National Bank of Marshall County, Plymouth, Ind.	June 19	50,000	12,500	11,250
2118	First National Bank, Austin, Tex.	June 25	160,000	50,000	45,000
2122	Farmers' National Bank, Owatonna, Minn.	June 30	75,000	19,000	17,100
2124	Decatur National Bank, Decatur, Ill.	July 16	100,000	25,000	22,500
2127	State National Bank, Memphis, Tenn.	July 26	250,000	50,000	45,000
2126	First National Bank, Lincoln, Ill.	July 29	100,000	75,000	67,500
2128	First National Bank, Shelbyville, Ill.	Sept. 1	75,000	18,750	16,875
2129	First National Bank, Central City, Colo.	Sept. 15	50,000	12,500	11,250
2130	First National Bank, Red Oak, Iowa.	Sept. 24	50,000	20,000	18,000
2132	Kellogg National Bank, Green Bay, Wis.	Dec. 23	60,000	15,000	13,500
			4,651,000	1,645,250	1,480,725

CIRCULATING NOTES.

The actual circulation outstanding on September 30, 1892, for which the banks were responsible was \$147,191,593, this amount being exclusive of \$25,595,167 also in circulation but represented by lawful money deposited by the banks for redemption of notes whenever presented to the Treasurer of the United States.

The minimum deposit of bonds required of the 3,773 national banks in operation September 30, 1892, was \$107,064,207, upon which only \$96,357,787 of national-bank circulation could be issued. These banks held on September 30, \$163,275,300 of bonds, and were actually responsible for \$50,589,983 of circulation more than the minimum. It is not imperative upon banks to take circulation, and a few do not avail themselves of the privilege.

Of the 3,773 banks 2,737 have a capital not exceeding \$150,000 nor less than \$50,000, which is the lowest amount any bank in the system may have, the aggregate capital amounting to \$221,057,830. The re-

maining 1,036 have a capital of over \$150,000 each, the aggregate amounting to \$465,515,185. If an amount of bonds equal to the total capital were deposited to secure circulation the whole body of banks might have a circulation amounting to \$617,915,714, or \$521,557,927 more than the present minimum. A table in the Appendix, page 148, shows by States and geographical divisions this information in detail.

In preceding reports a table was presented showing what advantage was taken by newly organized banks of the provisions of section 8 of the act of July 12, 1882, fixing a minimum requirement with respect to the amount of bonds to be deposited. The percentage of excess is now so small that a perpetuation of the table does not seem necessary. During the year ended June 30, 1892, 177 banks were organized and commenced business; 106 having a capital of \$50,000 each, aggregating \$5,300,000; 55 with a capital of over \$50,000 and not exceeding \$150,000, aggregating \$5,430,000; and 16 with an aggregate capital of \$5,150,000. Only 4 of the 161 banks with a capital of \$150,000 or under deposited bonds in excess of the requirement. The 16 banks with a capital of over \$150,000 each, deposited the exact amount of bonds required.

The following table shows by comparison for nine years the amounts of lawful money deposited and the consequent decrease or increase of circulation:

DECREASE OR INCREASE OF NATIONAL-BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, FROM 1884 TO 1892, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

National-bank notes outstanding October 31, 1883, including notes of national gold banks.....	\$352, 013, 787	
Less lawful money on deposit at same date, including deposits of national gold banks.....	35, 993, 461	\$316, 020, 326
National-bank notes outstanding October 31, 1884, including notes of national gold banks.....	333, 559, 813	
Less lawful money on deposit at same date, including deposits of national gold banks.....	41, 710, 163	291, 849, 650
Net decrease of circulation		24, 170, 676
Net outstanding as above, October 31, 1884		291, 849, 650
National-bank notes outstanding October 31, 1885, including notes of national gold banks.....	315, 847, 168	
Less lawful money on deposit at same date, including deposits of national gold banks.....	39, 542, 979	276, 304, 189
Net decrease of circulation		15, 545, 461
Net outstanding as above, October 31, 1885		276, 304, 189
National-bank notes outstanding October 31, 1886, including notes of national gold banks.....	301, 529, 889	
Less lawful money on deposit at same date, including deposits of national gold banks.....	81, 819, 233	219, 710, 656
Net decrease of circulation		56, 593, 533
Net outstanding as above, October 31, 1886		219, 710, 656
National-bank notes outstanding October 31, 1887, including notes of national gold banks.....	272, 041, 203	
Less lawful money on deposit at same date, including deposits of national gold banks.....	102, 826, 136	169, 215, 067
Net decrease of circulation		50, 495, 589

Net outstanding as above, October 31, 1887	\$169, 215, 067	
National-bank notes outstanding October 31, 1888, including notes of national gold banks	\$239, 385, 237	
Less lawful money on deposit at same date, including deposits of national gold banks	87, 018, 909	152, 366, 328
Net decrease of circulation		16, 848, 739
Net outstanding as above, October 31, 1888		152, 366, 328
National-bank notes outstanding October 31, 1889, including notes of national gold banks	202, 023, 415	
Less lawful money on deposit at same date, including deposits of national gold banks	71, 816, 130	130, 207, 285
Net decrease of circulation		22, 159, 043
Net outstanding as above, October 31, 1889		130, 207, 285
National-bank notes outstanding October 31, 1890, including notes of national gold banks	179, 755, 643	
Less lawful money on deposit at same date, including deposits of national gold banks	54, 796, 907	124, 958, 736
Net decrease of circulation		5, 248, 549
Net outstanding as above, October 31, 1890		124, 958, 736
National-bank notes outstanding October 31, 1891, including notes of national gold banks	172, 184, 558	
Less lawful money on deposit at same date, including deposits of national gold banks	35, 430, 721	136, 753, 837
Net increase of circulation		11, 795, 101
Net outstanding as above October 31, 1891		136, 753, 837
National-bank notes outstanding October 31, 1892, including notes of national gold banks	172, 432, 146	
Less lawful money on deposit at same date, including deposits of national gold banks	25, 191, 083	147, 241, 063
Net increase of circulation		10, 487, 226

The gross increase of circulation, including the notes of gold banks and those of failed and liquidating associations, was \$247,588.

BANKS WITHOUT CIRCULATION.

A few national banks have never issued circulating notes. Some others have deposited lawful money and surrendered their circulation. A list of these banks with capital and bonds is as follows:

Title of bank.	Capital.	Bonds.
Chemical National Bank, New York, N. Y.	\$300, 000	\$50, 000
Mechanics' National Bank, New York, N. Y.	2, 000, 000	50, 000
Merchants' National Bank, New York, N. Y.	2, 000, 000	50, 000
National City Bank, New York, N. Y.	1, 000, 000	50, 000
National Park Bank, New York, N. Y.	2, 000, 000	50, 000
National Bank of Washington, D. C.	200, 000	50, 000
Chestertown National Bank, Chestertown, Md.	60, 000	12, 500
First National Bank, Butte, Mont.	100, 000	25, 000
Citizens' National Bank, Houston, Tex.	100, 000	25, 000
Citizens' National Bank, Englewood, N. J.	50, 000	12, 500
National Bank of Cockeysville, Md.	50, 000	12, 500

SECURITY FOR CIRCULATING NOTES.

The security for circulating notes of national banks is limited to United States registered bonds bearing interest, and the following table shows the amount of such bonds held by the Treasurer of the United States as security on June 30 of each year from 1865 to 1892, inclusive, and the amount owned and held by the banks for other purposes, including those deposited with the Treasurer to secure public deposits:

Years.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
	6 per cent bonds.	5 per cent bonds.	4½ per cent bonds.	4 per cent bonds.	Total.		
1865 ..	\$170,382,500	\$65,576,600	.....	.....	\$235,959,100	\$155,785,750	\$391,744,850
1866 ..	241,083,500	86,226,850	.....	.....	327,310,350	121,152,950	448,463,300
1867 ..	251,430,400	89,177,100	.....	.....	340,607,500	84,002,650	424,610,150
1868 ..	250,726,950	90,768,950	.....	.....	341,495,900	80,922,500	422,418,400
1869 ..	255,190,350	87,661,250	.....	.....	342,851,600	55,102,000	397,953,600
1870 ..	247,335,350	94,923,200	.....	.....	342,278,550	43,980,600	386,259,150
1871 ..	220,497,750	139,387,800	.....	.....	359,885,550	39,450,800	399,336,350
1872 ..	173,251,450	207,189,250	.....	.....	380,440,700	31,868,200	412,308,900
1873 ..	160,923,500	229,487,050	.....	.....	390,410,550	25,724,400	416,134,150
1874 ..	154,370,700	236,800,500	.....	.....	391,171,200	25,347,100	416,518,300
1875 ..	136,955,100	239,359,400	.....	.....	376,314,500	26,900,200	403,214,700
1876 ..	109,313,450	232,081,300	.....	.....	341,394,750	45,170,300	386,565,050
1877 ..	87,690,300	206,651,050	\$44,372,250	.....	338,713,600	47,315,050	386,028,650
1878 ..	82,421,200	199,514,550	48,448,650	\$19,162,000	349,546,400	68,850,900	418,397,300
1879 ..	56,042,800	144,616,300	35,056,550	118,538,950	354,254,600	76,603,520	430,858,120
1880 ..	58,056,150	139,758,650	37,760,950	126,076,300	361,652,050	42,831,300	404,483,350
1881 ..	61,901,800	172,348,350	32,600,500	93,637,700	360,488,400	63,849,950	424,338,350
	Continued at 3½ per cent.	Continued at 3½ per cent.					
1882 ..	25,142,600	202,487,650	32,752,650	97,429,800	357,812,700	43,122,550	400,935,250
		7,402,800					
1883 ..	385,700	3 per cents: 200,877,850	39,408,500	104,954,650	353,029,500	34,094,150	387,123,650
		172,412,550					
1884 ..	Pacifics:		46,546,400	111,690,900	330,649,850	31,203,000	161,852,850
1885 ..	3,520,000	142,240,850	48,483,050	117,901,300	312,145,200	32,195,800	344,341,000
1886 ..	3,565,000	107,782,100	50,484,200	114,143,500	275,974,800	31,345,550	307,320,350
1887 ..	3,175,000	5,205,950	67,743,100	115,842,650	191,966,700	33,147,750	224,814,450
1888 ..	3,181,000	37,500	69,670,300	105,423,850	178,312,650	63,618,150	241,930,800
1889 ..	4,324,000	.....	42,409,900	101,387,550	148,121,450	51,642,100	199,763,550
1890 ..	4,913,000	.....	39,486,750	100,828,550	145,228,300	35,237,350	180,515,650
1891 ..	7,957,000	.....	22,565,950	111,985,950	142,508,900	30,114,150	172,623,050
		Continued at 2 per cent.					
1892 ..	11,600,000	21,825,350	129,764,700	163,190,050	20,301,600	183,491,650	

The following table gives similar information for the years ended October 31, from 1882 to 1892, inclusive. An examination of this and the foregoing table will disclose the changes which have occurred in the holdings of the several classes of bonds by the banks:

Year.	Num-ber of banks.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
		4½ per cent bonds.	4 per cent bonds.	3 per cent bonds.	Pacific 6 per cent bonds.	Total.		
1882.....	2,301	\$33,754,650	\$104,927,500	{ \$40,621,950 179,675,550 }	\$3,526,000	\$362,505,650	\$37,563,750	\$400,069,400
1883.....	2,522	41,319,700	106,164,850	{ *602,000 201,327,700 }	3,463,000	352,877,300	30,674,050	383,551,350
1884.....	2,671	49,537,450	116,705,450	155,604,400	3,469,000	325,316,300	30,419,600	355,735,900
1885.....	2,727	49,547,250	116,391,650	138,920,650	3,505,000	308,364,550	31,780,100	340,144,650
1886.....	2,868	57,436,850	115,383,150	69,038,050	3,586,000	245,444,050	32,431,400	277,875,450
1887.....	3,061	69,696,100	115,731,400	144,500	3,256,000	188,828,000	34,671,350	223,499,350
1888.....	3,151	66,121,750	100,413,600	.....	3,468,000	170,003,350	60,715,050	230,718,400
1889.....	3,319	41,066,150	100,049,000	.....	4,553,000	145,668,150	48,501,200	194,169,350
1890.....	3,567	28,116,700	105,402,200	.....	6,672,000	140,190,900	30,684,000	170,874,900
1891.....	3,694	{ Continued at 2 p. ct. 21,648,100 199,400 }	120,858,850	.....	10,244,000	152,950,350	24,871,950	177,822,500
1892.....	3,788	21,897,850	131,133,150	.....	11,852,000	164,883,000	20,164,250	185,047,250

* Three and one-half per cent.

A table will be found in the Appendix, page 130, showing on the first day of each month, from January 1, 1871, to November 1, 1892, the amount of authorized capital stock of the national banks, the amount of bonds on deposit to secure circulation, the amount of circulation secured by the bonds, the amount of lawful money deposited to redeem outstanding circulation, and the total amount outstanding, including notes of gold banks.

INTEREST-BEARING FUNDED DEBT OF THE UNITED STATES.

The public debt reached the maximum August 31, 1865, and amounted to \$2,844,649,626. The noninterest-bearing obligations amounted to \$461,616,311, the interest-bearing debt being \$2,383,033,315. On October 31, 1892, the interest-bearing debt amounted to \$649,655,532.

The classes of bonds available as security for the circulating notes of national banks are shown in the following table, dates of authorizing acts, maturity of bonds, and rates of interest also being given:

BONDED DEBT AT DATES NAMED.

Date.	6 per cent.	5 per cent.	4½ per cent.*	4 per cent.†	6 per cent.‡	Total.
Aug. 31, 1865...	\$908,518,091	\$199,792,100	.....	.....	\$1,258,000	\$1,109,568,191
June 30, 1866...	1,008,388,469	198,528,435	.....	.....	6,042,000	1,212,958,904
June 30, 1867...	1,421,110,719	198,533,435	.....	.....	14,762,000	1,634,406,154
June 30, 1868...	1,841,521,800	221,588,400	.....	.....	29,089,000	2,092,199,200
June 30, 1869...	1,886,341,300	221,589,300	.....	.....	58,638,320	2,166,568,920
June 30, 1870...	1,764,932,300	221,589,300	.....	.....	64,457,320	2,050,978,920
June 30, 1871...	1,613,897,300	274,236,450	.....	.....	64,618,832	1,952,752,582
June 30, 1872...	1,374,883,800	414,567,300	.....	.....	64,623,512	1,845,074,612
June 30, 1873...	1,281,238,650	414,567,300	.....	.....	64,623,512	1,760,429,462
June 30, 1874...	1,213,624,700	510,628,050	.....	.....	64,623,512	1,788,876,262
June 30, 1875...	1,100,865,550	607,132,750	.....	.....	64,623,512	1,772,621,812
June 30, 1876...	984,999,650	711,685,800	.....	.....	64,623,512	1,761,308,962
June 30, 1877...	854,621,850	703,266,650	\$140,000,000	.....	64,623,512	1,761,512,012
June 30, 1878...	738,619,000	703,266,650	240,000,000	\$98,850,000	64,623,512	1,846,359,062
June 30, 1879...	310,932,500	646,905,500	250,000,000	679,878,110	64,623,512	1,952,339,622
June 30, 1880...	235,780,400	484,864,900	250,000,000	739,347,800	64,623,512	1,774,616,612
June 30, 1881...	196,378,600	439,841,350	250,000,000	739,347,800	64,623,512	1,690,191,262
June 30, 1882...	Continued at 3½ per cent. 58,957,150	Continued at 3½ per cent. 401,593,900 32,082,600	250,000,000	739,349,350	64,623,512	1,514,433,912
June 30, 1883...	.....	Funded into 3 per cents., act July 12, 1882. 304,204,350	250,000,000	737,942,200	64,623,512	1,388,852,662
June 30, 1884...	.....	224,612,150	250,000,000	737,661,700	64,623,512	1,276,987,362
June 30, 1885...	.....	194,190,500	250,000,000	737,719,850	64,623,512	1,246,533,862
June 30, 1886...	.....	144,046,600	250,000,000	737,759,700	64,623,512	1,196,429,812
June 30, 1887...	.....	19,716,500	250,000,000	737,800,600	64,623,512	1,072,140,612
June 30, 1888...	.....	.....	222,207,050	714,177,400	64,623,512	1,001,007,962
June 30, 1889...	.....	.....	139,639,000	676,095,350	64,623,512	880,357,862
June 30, 1890...	.....	.....	109,015,750	602,193,500	64,623,512	775,832,762
June 30, 1891...	.....	.....	50,869,200	559,566,000	64,623,512	675,058,712
June 30, 1892...	.....	Continued at 2 per cent. 25,364,500	25,364,500	559,581,250	64,623,512	649,569,262
Oct. 31, 1892...	.....	.....	25,364,500	559,589,200	64,623,512	649,577,212

* Funded loan 1891; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1891.

† Funded loan 1907; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1907.

‡ Pacific railroad bonds; authorizing act July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.

The Navy pension fund, amounting to \$14,000,000 in 3 per cents, the interest upon which is applied to the payment of naval pensions exclusively, and \$78,320 of refunding certificates are not included in the table.

MARKET PRICES OF UNITED STATES BONDS.

The following statement prepared by the Actuary of the Treasury exhibits the market prices of United States bonds during the year covered by this report. The 2 per cents have steadily remained at par, with slight fractional increase during the month of October. The fluctuations in 4 per cents were not marked, the price with few exceptions having gradually declined about 2 per cent.

OPENING, HIGHEST, AND LOWEST PRICES OF UNITED STATES REGISTERED 2 PER CENT AND 4 PER CENT BONDS, IN NEW YORK, FOR EACH WEEK FROM NOVEMBER 6, 1891, TO OCTOBER 28, 1892.

Week ended—	2 per cent.			4 per cent.		
	Opening.	Highest.	Lowest.	Opening.	Highest.	Lowest.
November 6, 1891	99½	99½	99½	116½-117½	116½-117½	116-117
November 13, 1891	99½	99½	99½	116-117	116½-117	116-117
November 20, 1891	99½	99½	99½	116-117	116½-117½	116-117
November 27, 1891	100	101	100	116½-117½	117½-118	116½-117½
December 4, 1891	100	101½	100½	117-118	117-118	116½-117
December 11, 1891	100	100	100	116½-117½	116½-117½	116½-117½
December 18, 1891	100	100½	100	116½-117½	116½-117½	116½-117
December 25, 1891	100½	100½	100	116½-117½	116½-117½	116½-117½
January 1, 1892	100	100	100	116½-117½	117-117½	116½-117½
January 8, 1892	100½	100½	100	116½-117½	116½-117½	116½-117½
January 15, 1892	100	100	100	117-117½	117-117½	116½-117
January 22, 1892	100	100	100	116½-117	116½-117	116-116½
January 29, 1892	100	100	100	116-116½	116-116½	115½-116½
February 5, 1892	100	100	100	116-116½	116½-117½	116-116½
February 12, 1892	100	100	100	116½-117½	116½-117½	116½-117½
February 19, 1892	100	100	100	116½-117½	116½-117½	116½-116½
February 26, 1892	100	100	100	116½-116½	116½-116½	116-116½
March 4, 1892	100	100	100	116½-117	116½-117	115½-116½
March 11, 1892	100	100	100	116-116½	116-116½	116-116½
March 18, 1892	100	100	100	116-116½	116-116½	116-116½
March 25, 1892	100	100	100	116-116½	116-116½	115½-116½
April 1, 1892	100	100	100	115½-116½	116-116½	115½-116½
April 8, 1892	100	100	100	116-116½	116-116½	115½-116
April 15, 1892	100	100	100	116-116½	116-116½	115½-116
April 22, 1892	100	100	100	115½-116½	116-116½	115½-116½
April 29, 1892	100	100	100	115½-116½	115½-116½	115½-116½
May 6, 1892	100	100	100	115½-116½	115½-116½	115½-116½
May 13, 1892	100	100	100	116-116½	116½-117½	116-116½
May 20, 1892	100	100	100	116½-117½	117½-118	116½-117½
May 27, 1892	100	100	100	117½-118	117½-118	117-117½
June 3, 1892	100	100	100	116½-117½	116½-117½	116-116½
June 10, 1892	100	100	100	116-116½	116½-116½	116-116½
June 17, 1892	100	100	100	116½-116½	116½-117½	116½-116½
June 24, 1892	100	100	100	116½-117½	116½-117½	116½-117½
July 1, 1892	100	100	100	116½-117½	116½-117½	116½-117
July 8, 1892	100	100	100	116½-116½	116½-116½	116-116½
July 15, 1892	100	100	100	116½-116½	116½-117	116½-116½
July 22, 1892	100	100	100	116½-117	116½-117	115½-116½
July 29, 1892	100	100	100	116-116½	116½-116½	116-116½
August 5, 1892	100	100	100	116½-116½	116½-116½	116-116½
August 12, 1892	100	100	100	116-116½	116-116½	115½-116½
August 19, 1892	100	100	100	115½-116½	115½-116½	115½-116
August 26, 1892	100	100	100	115½-116½	115½-116½	115½-116½
September 2, 1892	100	100	100	115½-116½	115½-116½	114½-115
September 9, 1892	100	100	100	114½-115½	114½-115½	114-115½
September 16, 1892	100	100	100	114-115½	114-115½	114-115½
September 23, 1892	100	100	100	114-115½	114-115½	113½-115
September 30, 1892	100	100	100	113½-115	113½-115	113½-115
October 7, 1892	100	100½	100	113½-115	114½-115½	113½-115
October 14, 1892	100½	100½	100½	114½-115½	114½-115½	114½-115½
October 21, 1892	100½	100½	100½	114½-115½	114½-115½	114½-115½
October 28, 1892	100½	100½	100½	114½-115½	114½-115½	114½-115

INVESTMENT VALUE OF UNITED STATES BONDS.

The investment value of United States bonds increases as the relative market price declines, and the following statement, also prepared by the actuary of the Treasury, exhibits the fluctuations in price and investment value of the 4 per cents from 1885 to 1892 inclusive. A comparison will show the exact increase or decrease in investment value for each quarterly period. The Government was not a purchaser of bonds during the year, but of \$4,601,500 of 4½ per cents, which were outstanding on November 1, 1891, and on which interest had ceased at date of maturity, all but \$983,800 were presented for redemption. All of this class of bonds which were held by the national banks as security for their circulation have been withdrawn. The total withdrawals from the three classes of bonds available as security for circulation during the year were \$4,387,600. Of this amount \$807,950 was deposited in substitution. Table on page 52 shows the net increase of bonds deposited during the year.

Date.	4½ per cent bonds.		4 per cent bonds.	
	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.
1885:	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>er cent.</i>
January	112.7788	2.655	121.9086	2.726
April	112.4350	2.488	121.8028	2.721
July	112.7525	2.365	122.6462	2.668
October	112.9421	2.250	123.4004	2.619
1886:				
January	112.7000	2.208	123.4325	2.607
April	112.4759	2.150	126.2980	2.444
July	111.8156	2.149	126.4975	2.420
October	111.9855	2.003	128.6659	2.289
1887:				
January	110.2775	2.290	127.8325	2.320
April	110.1947	2.019	129.2451	2.227
July	109.1475	2.340	127.8425	2.284
October	108.5553	2.339	125.7885	2.390
1888:				
January	108.2375	2.289	126.1275	2.341
April	107.1025	2.478	124.6400	2.449
July	107.5175	2.195	127.4825	2.230
October	108.4213	1.693	128.1204	2.178
1889:				
January	108.9255	1.254	127.2837	2.208
April	108.1848	1.240	129.1902	2.080
July	107.0048	1.421	128.3894	2.109
October	105.8241	1.645	127.1944	2.160
1890:				
January	104.7885	1.856	125.6178	2.236
April	103.7500	2.151	122.1175	2.435
July	103.3825	1.966	122.3200	2.407
October	104.1296	0.409	123.5602	2.309
1891:				
January	103.1106	0.424	120.9279	2.463
April	101.7596	1.363	122.0264	2.372
July	100.3846	5.971	117.3317	2.676
October			116.7546	2.701
1892:				
January	2 per cents at par..		116.6719	2.693
April			116.1575	2.715
July			116.4557	2.677
October			115.0978	2.766

ISSUES AND REDEMPTIONS.

The following table gives the number and amount of national-bank notes of each denomination which have been issued and redeemed since the organization of the system, and the amount outstanding October 31:

Denominations.	Number of notes—			Amounts—		
	Issued.	Redeemed.	Outstanding.	Issued.	Redeemed.	Outstanding.
Ones.....	23,169,677	22,806,348	363,329	\$23,169,677	\$22,806,348.00	\$363,329.00
Twos.....	7,747,519	7,658,053	89,466	15,495,038	15,316,106.00	178,932.00
Fives.....	115,438,060	105,443,674	9,994,386	577,190,300	527,218,370.00	49,971,930.00
Tens.....	49,153,060	43,717,670	5,435,390	491,530,600	437,176,700.00	54,353,900.00
Twenties.....	15,419,471	13,372,587	2,046,884	308,389,420	267,451,740.00	40,937,680.00
Fifties.....	2,041,711	1,858,334	183,377	102,085,550	92,916,700.00	9,168,850.00
One hundreds....	1,563,151	1,394,398	168,753	156,315,100	139,439,800.00	16,875,300.00
Five hundreds....	23,894	23,588	306	11,947,000	11,794,000.00	153,000.00
One thousands....	7,379	7,345	34	7,379,000	7,345,000.00	34,000.00
Total.....	214,563,922	196,281,997	18,281,925	1,693,501,685	1,521,464,764.00	172,036,921.00
Unpresented fractions of notes to be deducted from notes redeemed and added to amount on notes outstanding.....					27,010.25	27,010.25
Total.....					1,521,437,753.75	172,063,931.25

The apparent discrepancy in the amount of circulating notes outstanding October 31, which will appear when the several statements in this report are compared, is explained as follows:

In the table on this page notes of national gold banks amounting to \$104,952 are not included, and the table on page 51 includes \$263,263, representing notes of other banks redeemed and destroyed, to be reissued.

The total issues of incomplete currency during the year are shown by the vault account, as follows:

National-bank currency in vault October 31, 1891.....	\$13,035,720
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1892.....	53,854,670
Total.....	96,890,390
Amount issued to banks during the year.....	\$49,951,350
Amount withdrawn from vault for cancellation.....	1,645,640
	51,596,990
Balance in vault October 31, 1892.....	45,293,400

The following table shows the amount of new currency issued to replace notes redeemed and destroyed under the provisions of the act of June 20, 1874, the amount issued to replace notes redeemed by lawful money deposited under the act of July 12, 1882, and the amount issued to both old and new banks upon bonds deposited for the purpose of obtaining additional circulation. The table also shows the amount of circulation redeemed under the act of June 20, 1874, establishing the National-bank Redemption Agency of the Treasury at Washington:

TABLE SHOWING BY STATES THE AMOUNT OF "ADDITIONAL CIRCULATION" ISSUED AND RETIRED DURING THE YEAR ENDED OCTOBER 31, 1892, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874.

States and Territories.	Circulation issued.		Total issued.	Circulation retired.		Total retired.
	Under act of July 12, 1882.	Additional.		Under act of June 20, 1874.	Insolvent and liquidating banks.	
Maine		\$39, 370	\$39, 370	\$304, 616	\$137, 860	\$442, 476
New Hampshire	\$10	192, 155	192, 165	204, 845	96, 181	301, 026
Vermont		103, 510	103, 510	96, 870	98, 128	194, 998
Massachusetts		1, 997, 700	1, 997, 700	1, 399, 750	972, 937	2, 372, 687
Rhode Island		1, 512, 290	1, 512, 290	161, 235	259, 195	420, 430
Connecticut		306, 000	306, 000	533, 790	292, 447	826, 237
New York		849, 835	849, 835	1, 270, 624	866, 923	2, 137, 547
New Jersey	999	84, 346	85, 345	352, 581	169, 136	521, 717
Pennsylvania		1, 774, 750	1, 774, 750	948, 428	866, 910	1, 815, 338
Delaware				115, 860	29, 600	145, 460
Maryland		303, 750	303, 750	135, 907	163, 551	299, 458
District of Columbia				1	5, 061	5, 062
Virginia		45, 000	45, 000	14, 945	51, 287	66, 212
West Virginia		78, 750	78, 750	37, 126	37, 034	74, 154
North Carolina		64, 100	64, 100	23, 565	27, 770	51, 335
South Carolina		5	5	1, 485	23, 580	25, 065
Georgia		33, 750	33, 750	23, 345	41, 011	64, 356
Florida		22, 510	22, 510		1, 910	1, 910
Alabama		22, 500	22, 500	13, 260	54, 064	67, 324
Mississippi					100	100
Louisiana		135, 000	135, 000	125, 110	36, 641	161, 751
Texas		423, 420	423, 420	19, 930	45, 314	65, 244
Arkansas				14, 500	11, 040	25, 540
Kentucky	999	433, 800	434, 799	155, 471	189, 955	345, 426
Tennessee	2, 210	58, 510	60, 720	18, 082	70, 344	88, 426
Missouri		45, 000	45, 000	50, 270	73, 504	123, 774
Ohio		2, 852, 910	2, 852, 910	740, 578	391, 171	1, 131, 749
Indiana		377, 350	377, 350	241, 438	178, 692	420, 130
Illinois		241, 750	241, 750	30, 245	141, 920	172, 165
Michigan		72, 090	72, 090	32, 870	162, 634	195, 504
Wisconsin		227, 170	227, 170	58, 890	56, 922	115, 812
Iowa		250, 860	250, 860	69, 047	76, 942	145, 989
Minnesota	8 120	175, 510	183, 630	14, 460	61, 991	76, 451
Kansas		56, 240	56, 240	32, 630	148, 891	181, 521
Nebraska		201, 280	201, 280	15, 290	44, 489	59, 779
Nevada						
Oregon		20, 250	20, 250		6, 940	6, 940
Colorado		176, 850	176, 850	46, 526	19, 980	66, 506
Idaho		33, 740	33, 740	460	5, 511	5, 971
Montana		22, 500	22, 500	4, 800	3, 031	7, 831
Wyoming		24, 750	24, 750	2, 630	40	2, 670
North Dakota		33, 750	33, 750		5, 230	5, 230
South Dakota				1	18, 455	18, 456
Washington		236, 235	236, 235		20, 855	20, 855
California		67, 500	67, 500	71, 935	27, 760	99, 695
Utah Territory		11, 250	11, 250	18, 230	122	18, 352
New Mexico Territory		22, 500	22, 500		9, 952	9, 952
Arizona Territory		22, 500	22, 500		560	560
Oklahoma Territory		22, 500	22, 500		1, 910	1, 910
Indian Territory		35, 990	35, 990			
Alaska Territory						
Total	12, 338	13, 711, 526	13, 723, 864	7, 401, 620	6, 005, 461	13, 407, 081
Surrendered to this office and retired						86, 310
From June 20, 1874, to October 31, 1891			258, 942, 523	286, 871, 426	133, 809, 591	420, 681, 017
Surrendered and retired same dates						16, 257, 568
Grand total October 31, 1892			272, 665, 387	294, 273, 046	139, 815, 052	450, 431, 976

Notes of gold banks are not included in the above table.

Of the total circulation issued as shown by the foregoing table, \$2,867,620 were issued to banks organized during the year or just prior to November 1, 1891, and \$10,856,244 to other banks which deposited bonds for the purpose of increasing their circulation. The provisions of law relating to the redemption of national-bank circulation remain as heretofore, a redemption fund of 5 per cent on the total circulation being maintained with the Treasurer of the United States, and a pro rata annual assessment paid as the cost of redemption, amounting to \$1.464 on each \$1,000 during the year ended June 30, 1892.

During the past year the receipts of the National-bank Redemption Agency amounted to \$70,434,334, of which amount \$31,218,977, or 44 per cent, was received from New York City. The amount received from Boston was \$8,475,354; from Philadelphia, \$5,053,891; from Chicago, \$5,052,376; from Cincinnati, \$2,138,337; from Baltimore, \$2,100,453; from St. Louis, \$1,224,285; from New Orleans, \$936,217; from Providence, \$924,501; and from Pittsburg, \$495,629.

Of the total amount received during the year, notes representing \$18,583,320 were fit for circulation and returned to the banks originally issuing them.

The following table exhibits the amount of national-bank notes received monthly for redemption by the Comptroller of the Currency during the year ended October 31, 1892, and the amount received during the same period at the redemption agency of the Treasury, together with the total amount received since the passage of the act of June 20, 1874:

Months.	Received by the Comptroller of the Currency.					Received at the United States Treasury redemption agency.
	For national banks in connection with reduction of circulation and replacement with new notes.	From the redemption agency.			Total.	
		For replacement with new notes.	For reduction of circulation under act of June 20, 1874.	Insolvent and liquidating national banks.		
November, 1891	\$6,980	\$2,916,770	\$1,067,176	\$686,898	\$4,677,824	\$5,013,820
December, 1891	1,660	2,934,260	835,288	559,969	4,331,177	5,909,334
January, 1892	1,490	3,324,870	926,385	560,537	4,813,282	7,788,484
February, 1892	540	3,862,845	914,762	603,401	5,321,548	6,066,177
March, 1892	9,290	3,263,080	687,684	517,389	4,477,443	5,276,655
April, 1892	40	2,871,565	526,877	510,418	3,908,900	5,639,755
May, 1892	3,890	3,059,700	521,615	500,169	4,085,375	6,357,399
June, 1892	30	3,275,920	525,510	491,532	4,292,992	6,323,849
July, 1892	14,420	2,967,180	467,555	446,815	3,895,970	6,191,046
August, 1892	20	2,485,100	307,080	332,246	3,124,446	5,352,812
September, 1892	50	2,331,026	314,187	411,189	3,056,452	5,296,037
October, 1892	450	3,098,806	307,500	384,898	3,791,654	5,218,966
Total	38,860	36,331,122	7,401,619	6,005,461	49,777,063	70,434,334
Received from June 20, 1874, to October 31, 1891	16,814,435	874,464,560	286,813,126	133,684,600	1,311,776,721	2,119,677,706
Grand total	16,853,295	910,795,682	294,214,745	139,690,061	1,361,553,784	2,190,112,040

Notes of gold banks are not included in the above table.

The following table exhibits the amount of national-bank notes received at this office and destroyed yearly since the establishment of the system:

Prior to November 1, 1865	\$175, 490	During year ended October 31—	
During year ended October 31—		1881	\$54, 941, 130
1866	1, 050, 382	1882	74, 917, 611
1867	3, 401, 423	1883	82, 913, 766
1868	4, 602, 825	1884	93, 178, 418
1869	8, 603, 729	1885	91, 048, 723
1870	14, 305, 689	1886	59, 989, 810
1871	24, 344, 047	1887	47, 726, 083
1872	30, 211, 720	1888	59, 568, 525
1873	36, 433, 171	1889	52, 207, 627
1874	49, 939, 741	1890	44, 447, 467
1875	137, 697, 696	1891	45, 981, 463
1876	98, 672, 716	1892	43, 885, 319
1877	76, 918, 963	Additional amount of insolvent and liquidating national banks	150, 246, 189
1878	57, 381, 249		
1879	41, 101, 830	Total	1, 521, 433, 462
1880	35, 539, 660		

Notes of gold banks are not included in the above table.

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1891	\$211, 300.00
Received during the year ended October 31, 1892	49, 788, 948.00
Total	50 030, 248.00
Withdrawn and destroyed during the year	49, 902, 665.50
Balance in vault October 31, 1892	127, 582.50

REDEMPTION OF NOTES OF BANKS REDUCING CIRCULATION, OF THOSE IN VOLUNTARY LIQUIDATION, AND OF FAILED BANKS, UNDER THE ACT OF JUNE 20, 1874, AND OF BANKS THE CORPORATE EXISTENCE OF WHICH HAS BEEN EXTENDED UNDER THE ACT OF JULY 12, 1882.

No change has occurred in the provisions of law with respect to a reduction of the outstanding circulation of an association upon the deposit of lawful money with the Treasurer of the United States in a sum not less than \$9,000, nor in the provisions of the act of July 12, 1882, requiring a deposit of lawful money for the retirement of the old circulation of such banks within a period of three years. Under these provisions of law \$458,024,277 of lawful money has been deposited with the Treasurer on account of liquidating and insolvent banks, including \$2,663,720 deposited for the redemption of notes of national gold banks and \$97,714,449 for the redemption of national-bank notes under the act of July 12, 1882. During the year ended October 31, 1892, \$1,063,300 in lawful money was deposited by banks reducing circulation, \$1,341,880 by banks in voluntary liquidation, \$12,328 by extended banks retiring old circulation, and \$761,820 on account of insolvent banks, making a total of \$3,179,328.

The total amount deposited prior to and under the acts of June 20, 1874, and July 12, 1882, is \$472,269,087, and of this \$73,792,900 was deposited by banks in liquidation. Deducting the amount of circulating notes redeemed and destroyed without reissue, which was \$447,078,004, from the total deposit, there remained in the hands of the Treasurer, on October 31, 1892, \$25,191,083 in lawful money for the redemption and retirement of national-bank circulation, including \$104,952 for the redemption of outstanding circulating notes of national gold banks.

Prior to June 20, 1874, \$10,431,135 of national-bank notes were redeemed and destroyed without reissue, and \$436,646,869 have been so retired since that date. In the latter amount are included \$2,558,768 of the notes of national gold banks and \$82,081,203 of notes of associations which extended their corporate existence.

Under the act approved February 14, 1880, authorizing the conversion of gold banks and extending to them all the privileges applicable

to any national-banking association, the national gold banks either availed themselves of the opportunity thus afforded to convert or passed out of existence. As stated elsewhere, there still remains on deposit with the Treasurer of the United States in lawful money \$104,952 for the redemption of notes issued by national gold banks which are still outstanding.

TAX UPON CIRCULATION, REDEMPTION CHARGES, AND ASSESSMENTS.

No change has occurred in the provisions of law requiring national banks to pay a semi-annual duty of one-half of 1 per cent upon the average amount of their notes in circulation, and expenses incident to the redemption of such notes annually determined by the Treasurer of the United States, and a pro rata assessment levied upon the banks, based upon the exact status of each with respect to the amount redeemed. The banks pay the fees allowed to national-bank examiners, as ascertained under the law, by means of drafts forwarded to the Comptroller, who in turn remits the proceeds to the examiners as their reports are received and accounts rendered. The amounts collected from the banks during the fiscal year from these sources and for the expense connected with the preparation of plates for circulation were as follows:

Semi-annual duty on circulation.....	\$1,331,287.26
Cost of redemption of notes by the United States Treasurer.....	100,593.70
Assessment for cost of plates, new banks	15,700.00
Assessment for cost of plates, extended banks	8,100.00
Assessment for examiners' fees (sec. 5240, Revised Statutes)	161,983.68
Total	1,617,664.64

The following table is a comparative statement of taxes assessed as semi-annual duty on circulation, cost of redemption of notes, cost of plates, and examiners' fees for the past ten years:

Years.	Semi-annual duty on circulation.	Cost of redemption of notes by the United States Treasurer.	Assessment for cost of plates, new banks.	Assessment for cost of plates, extended banks.	Assessment for examiners' fees (sec. 5240, R. S.).	Total.
1883.....	\$3,132,006.73	\$147,592.27	\$25,980.00	\$34,120.00	\$94,606.16	\$3,434,305.16
1884.....	3,024,668.24	160,896.65	18,845.00	1,950.00	99,642.05	3,306,001.94
1885.....	2,794,584.01	181,857.16	13,150.00	97,800.00	107,781.73	3,195,172.90
1886.....	2,592,021.33	168,243.35	14,810.00	24,825.00	107,272.83	2,907,172.51
1887.....	2,044,922.75	138,967.00	18,850.00	1,750.00	110,219.88	2,314,709.63
1888.....	1,616,127.53	141,141.48	14,100.00	3,900.00	121,777.86	1,897,046.87
1889.....	1,410,331.84	131,190.67	12,200.00	575.00	130,725.79	1,685,023.30
1890.....	1,254,839.65	107,843.39	24,175.00	725.00	136,772.71	1,524,355.75
1891.....	1,216,104.72	99,366.52	18,575.00	7,200.00	138,969.39	1,480,215.63
1892.....	1,331,287.26	100,593.70	15,700.00	8,100.00	161,983.68	1,617,664.64
Total	20,416,894.06	1,377,692.19	176,385.00	180,945.00	1,209,752.08	23,361,668.33

Prior to the act of March 3, 1883, the banks were required to pay a tax on capital and deposits in addition to that on circulation. The total tax collected on capital amounted to \$7,885,887.74; on deposits, \$60,940,067.16; and up to July 1, 1892, \$72,670,412.30 on circulation, making a total of \$141,466,367.20.

LOANS.

The following table gives a classification of the loans of the national banks in each of the central reserve cities of New York, Chicago, and St. Louis, in other reserve cities classified in groups, and in the rest of the country at nearly the same dates in each of the last five years:

OCTOBER 4, 1888.

	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single name paper without other security.	All other loans.	Total.
New York.....	46	\$2,132,159	\$108,466,001	\$28,626,295	\$153,271,026	\$292,495,481
Chicago.....	19	359,296	9,631,825	14,155,001	41,129,615	65,275,737
St. Louis.....	4		921,854	306,450	6,988,242	8,216,546
Group No. 1, 4 cities.....	128	148,770	44,271,164	41,430,120	182,567,237	268,417,291
Group No. 2, 4 cities.....	41	10,765	7,806,794	7,182,779	37,435,637	52,435,975
Group No. 3, 4 cities.....	33	75,000	6,570,958	7,260,665	42,188,407	56,095,010
Group No. 4, 4 cities.....	22	1,200	1,205,596	8,501,966	21,303,327	31,012,089
Country.....	2,847	577,484	42,586,172	135,967,639	721,806,861	900,938,156
Total.....	3,140	3,304,674	221,460,344	243,430,915	1,206,690,352	1,674,886,285

SEPTEMBER 30, 1889.

	No. of banks.	On paper with single name, unse- cured.	On paper with in- dorsers, oth- erwise un- secured.	On demand, with U. S. bonds, other stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York.....	45	\$31,866,578	\$119,366,417	\$109,579,495	\$43,085,676	\$303,898,166
Chicago.....	20	15,947,708	31,275,073	12,702,779	12,455,515	72,381,075
St. Louis.....	5	866,900	7,863,955	1,846,621	2,897,770	13,475,246
Group No. 1, 4 cities.....	129	43,237,334	145,457,842	54,280,694	43,847,643	286,823,504
Group No. 2, 4 cities.....	43	8,308,282	29,328,014	9,770,705	12,056,470	59,463,472
Group No. 3, 4 cities.....	33	8,618,618	39,473,645	8,337,056	6,419,197	62,848,516
Group No. 4, 4 cities.....	23	9,051,215	16,140,667	3,432,808	7,661,230	36,285,921
Country.....	2,992	154,475,783	636,484,540	54,314,240	125,279,276	970,553,839
Total.....	3,290	272,372,410	1,025,390,153	254,264,398	253,702,777	1,805,729,739

OCTOBER 2, 1890.

New York.....	47	29,044,063	122,226,904	102,372,932	43,466,652	297,110,551
Chicago.....	19	16,714,673	27,897,562	17,125,219	16,506,704	78,244,158
St. Louis.....	8	2,172,008	16,274,789	4,346,312	6,681,993	29,475,102
Group No. 1, 5 cities*†.....	138	45,604,639	146,363,799	56,582,852	48,664,875	297,216,165
Group No. 2, 4 cities*.....	50	8,683,687	33,311,338	11,002,538	13,140,182	66,137,745
Group No. 3, 6 cities*†.....	46	21,118,680	55,649,978	10,540,565	10,752,917	98,062,140
Group No. 4, 4 cities*.....	25	10,116,981	18,602,080	6,225,020	10,313,144	45,257,225
Country.....	3,207	164,665,256	685,600,401	63,538,244	144,715,700	1,058,519,601
Total.....	3,540	298,119,987	1,105,926,851	271,733,682	294,242,167	1,970,022,687

SEPTEMBER 25, 1891.

	No. of banks.	On paper with single name, unsecured.	On paper with one or more in- dorsers, oth- erwise un- secured.	On demand with in- dorsers, oth- erwise unsecured.	On demand with U. S. bonds, other bonds, stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York.....	49	\$25,125,313	\$116,957,046	\$2,925,418	\$113,787,196	\$42,783,829	\$301,578,802
Chicago.....	21	17,937,791	34,889,300	3,704,939	13,525,638	17,508,229	87,565,897
St. Louis.....	9	2,093,451	14,617,141	558,571	3,999,711	6,595,233	27,864,107
Group—							
No. 1, 5 cities*†.....	136	42,118,748	141,021,853	9,015,155	54,233,863	48,397,495	294,787,114
No. 2, 4 cities*.....	54	8,457,434	29,991,803	1,084,034	11,149,928	14,393,999	65,077,198
No. 3, 7 cities*†.....	49	18,809,101	54,500,479	3,361,241	9,923,642	11,684,959	98,279,422
No. 4, 4 cities*.....	26	7,498,961	14,130,558	2,106,638	5,596,114	9,954,626	39,286,897
Country.....	3,333	159,412,548	662,814,133	35,679,262	54,065,103	162,943,757	1,074,914,803
Total.....	7,677	281,453,347	1,068,922,313	58,435,285	266,281,195	314,262,127	1,989,354,240

SEPTEMBER 30, 1892.

	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm) without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York	48	\$4,931,784	\$117,751,227	\$117,796,025	\$38,147,905	\$65,573,000	\$344,199,941
Chicago	23	7,853,323	16,617,397	40,307,355	18,128,149	21,006,801	103,913,025
St. Louis	9	1,079,406	4,722,783	16,137,981	2,744,362	8,192,840	32,877,372
Group—							
No. 1, 5 cities*†	133	11,998,687	52,833,245	144,780,329	53,328,579	54,982,554	317,983,394
No. 2, 4 cities*	54	2,072,198	10,740,223	30,656,759	8,910,933	14,945,457	67,325,570
No. 3, 7 cities*†	50	8,028,468	12,133,686	55,564,357	20,377,874	13,879,881	109,984,266
No. 4, 4 cities*	26	5,751,077	2,698,736	14,326,995	7,380,208	11,288,439	41,445,455
Country	3,430	54,205,372	55,770,992	677,626,891	171,265,156	176,901,395	1,135,769,806
Total	3,773	95,920,315	273,328,289	1,097,196,692	320,283,166	366,770,367	2,153,498,829

*Group No. 1, Boston, Albany, Brooklyn, Philadelphia, and Pittsburg. Group No. 2, Baltimore, Washington, New Orleans, and Louisville. Group No. 3, Cincinnati, Cleveland, Detroit, Milwaukee, Des Moines, St. Paul, and Minneapolis. Group No. 4, Kansas City, St. Joseph, Omaha, and San Francisco.

† Brooklyn, St. Paul, and Minneapolis were not reserve cities prior to 1890.

In the table below is given a full classification of the loans in New York City alone for the last seven years:

Loans and discounts.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.
	45 banks.	47 banks.	46 banks.	45 banks.	47 banks.
On indorsed paper	\$121,381,380	\$115,316,625	\$117,707,044	\$119,369,404	\$122,226,904
On single-name paper	24,646,008	17,585,496	28,626,295	31,866,578	29,044,063
On U. S. bonds on demand	2,002,550	1,445,900	2,132,159	1,124,109	583,820
On other stocks, etc., on demand	91,636,791	95,075,844	108,466,001	108,258,112	101,789,112
On real-estate security	211,432	146,885	113,494	201,878	228,778
All other loans	13,854,215	28,443,431	35,450,488	43,078,085	43,237,874
Total	253,732,376	258,014,181	292,495,481	303,898,166	297,110,551

Loans and discounts.

Sept. 25, 1891.

	49 banks.
On paper, with single name, unsecured	\$25,125,313
On paper, with one or more indorsers, otherwise unsecured	116,957,046
On demand, with one or more indorsers, otherwise unsecured	2,925,418
On demand, with U. S. bonds, other bonds, stocks, or collaterals, as security	113,787,196
On time, with U. S. bonds, other bonds, stocks, or collaterals, as security	42,783,829
Total	301,578,802

Loans and discounts.

Sept. 30, 1892.

	48 banks.
On demand, paper with one or more individual or firm names	\$4,931,784
On demand, secured by stocks, bonds, and other personal securities	117,751,227
On time, paper with two or more individual or firm names	117,796,025
On time, single-name paper (one person or firm) without other security	38,147,905
On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security	65,573,000
Total	344,199,941

The subjoined tables bring forward to the latest date the usual summary of information as to the course of deposits and reserve since the act of June 20, 1874, went into effect. They show the amount of deposits and the state of the reserve at about October 1 of each year, in each central reserve city, in all the reserve cities, and in the States and Territories, with a general summary embracing all active national banks:

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	14.4	52.4	.....	1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	5.0	54.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	14.6	45.3	.....	0.8
Oct. 1, 1877	47	174.9	43.7	48.1	27.5	13.0	34.3	.....	0.8
Oct. 1, 1878	47	189.8	47.4	50.9	26.8	13.3	36.5	.....	1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	19.4	32.6	.....	1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	58.7	11.0	.....	0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	50.6	10.9	.....	1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	44.5	18.9	.....	1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	50.3	19.7	.....	0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	63.1	27.0	.....	0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	.....	0.3
Sept. 30, 1889	46	338.2	84.5	84.9	25.1	59.1	25.6	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	.....	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	53.8	32.0	.....	0.3
Sept. 30, 1892	48	391.9	97.9	103.4	26.4	62.6	40.5	.....	0.3
Average for 19 years...	47	268.7	67.2	75.6	28.3	47.0	27.9	.....	0.7

*All lawful money.

CHICAGO.

Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	0.05
Oct. 5, 1888	19	69.3	17.3	21.0	30.2	13.1	7.8	.....	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	.....	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	.....	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	.....	0.05
Sept. 30, 1892	23	106.5	26.6	30.5	28.6	22.4	8.1	.....	0.05

ST. LOUIS.

Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.0	1.0	1.1	.....	0.02
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	.....	0.01
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	.....	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	.....	0.02
Sept. 30, 1892	9	29.2	7.3	6.1	21.1	4.6	1.5	.....	0.02

RESERVE CITIES.*

[Reserved 25 per cent, one-half in lawful money.]

Oct. 2, 1874	182	221.4	55.3	76.0	34.3	4.5	36.7	31.1	3.7
Oct. 1, 1875	188	223.9	56.0	74.5	33.3	1.5	37.1	32.3	3.6
Oct. 2, 1876	189	217.0	54.2	76.1	35.1	4.0	37.1	32.0	3.0
Oct. 1, 1877	188	204.1	51.0	67.3	33.0	5.6	34.3	24.4	3.0
Oct. 1, 1878	184	199.9	50.0	71.1	35.6	9.4	29.4	29.1	3.2
Oct. 2, 1879	181	288.8	57.2	83.5	36.5	11.3	33.0	35.7	3.5
Oct. 1, 1880	184	280.4	72.4	105.2	36.2	28.3	25.0	48.2	3.7
Oct. 1, 1881	189	335.4	83.9	100.8	30.0	34.6	21.9	40.6	3.7
Oct. 3, 1882	193	318.8	79.7	89.1	28.0	28.3	24.1	33.2	3.5
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	26.3	30.1	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	30.3	33.3	32.3	3.1
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	42.0	34.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	44.5	26.0	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.5	51.5	0.9
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8
Sept. 30, 1892	263	519.3	129.8	156.1	30.1	53.1	29.0	73.0	1.0

* Includes Chicago and St. Louis up to October 5, 1887.

STATES AND TERRITORIES.

Date.	No. of banks.	Net deposits.	Reserve required (15 per cent).*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Oct. 2, 1874	1,774	293.4	44.0	100.6	34.3	2.4	33.7	52.7	11.9
Oct. 1, 1875	1,851	307.9	46.3	100.1	32.5	1.6	33.7	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	2.7	31.0	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	4.2	31.6	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	8.0	31.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	11.5	30.3	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	21.2	28.3	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	27.5	27.1	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	30.0	30.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	157.5	27.2	31.2	30.8	84.1	11.3
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	35.2	30.9	79.7	10.5
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	41.5	29.9	95.9	10.2
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	50.2	34.5	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	60.3	36.8	133.0	5.4
Sept. 30, 1892	3,430	975.5	146.3	274.8	28.2	66.6	38.9	163.5	5.8

* Reserve 15 per cent, two-fifths in lawful money.

SUMMARY.

Oct. 2, 1874	2,004	719.5	150.1	244.9	34.0	21.3	122.8	83.8	17.1
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	8.1	125.2	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	21.3	113.4	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	22.8	100.2	73.3	14.5
Oct. 1, 1878	2,053	678.8	140.8	228.1	33.6	30.7	97.0	85.1	15.3
Oct. 2, 1879	2,048	768.9	159.3	260.9	33.9	42.2	95.9	107.0	15.8
Oct. 1, 1880	2,090	968.0	201.0	323.0	33.4	108.2	64.3	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	112.7	59.9	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	102.8	72.0	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	107.8	80.6	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	128.6	91.2	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	175.0	88.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	156.4	68.7	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	178.1	90.1	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.3	194.0	6.6
Sept. 30, 1892	3,773	2,022.5	408.1	570.9	28.2	209.1	118.3	236.4	7.1

In the preceding tables the specie held represents the aggregate of gold and silver coin, Treasurer's certificates, and clearing-house gold certificates. A table will be found in the Appendix, page 153, showing the amount of each kind of coin and certificates held by the banks in each State and reserve city in October, 1888, September, 1889, October, 1890, September, 1891, and September, 1892.

FAILED BANKS.

Seventeen national banks, with an aggregate capital of \$2,450,000, were placed in the hands of receivers during the year, as shown by the following statement. In one case creditors have received dividends amounting to principal and interest in full; in another case principal in full; in another, 85 per cent; in another, 70 per cent; in two cases, 50 per cent; in five cases, 30 per cent; in two cases, 25 per cent, and in one case 20 per cent.

STATEMENT OF FAILED BANKS, THEIR SURPLUS AND LIABILITIES, ACCORDING TO
LAST REPORT OF CONDITION.

Name and location of bank.	Date of authority to commence business.	Date of failure.	Receiver appointed	As shown at date of last report of condition.			
				Capital.	Surplus and undivided profits.	Other liabilities.*	Date of last report of condition.
		1891.	1891.				1891.
Maverick National Bank of Boston, Mass.	Dec. 31, 1864	Nov. 2	Nov. 2	\$400,000	\$1,018,862	\$10,097,888	Sept. 25
Corry National Bank of Corry, Pa.	Nov. 12, 1864	Nov. 7	Nov. 21	100,000	22,418	548,293	Sept. 25
Cheyenne National Bank of Cheyenne, Wyo.	Dec. 2, 1885	Nov. 13	Dec. 5	150,000	22,814	306,838	Sept. 25
California National Bank of San Diego, Cal.	Dec. 29, 1887	Nov. 12	Dec. 18	500,000	120,232	905,303	Sept. 25
First National Bank of Wilmington, N. C.	July 25, 1866	Nov. 24	Dec. 21	250,000	23,543	584,932	Sept. 25
			1892.				
Huron National Bank of Huron, S. Dak.	Nov. 21, 1884	Dec. 18	Jan. 7	75,000	2,320	49,527	Dec. 2
			1892.				
First National Bank of Downs, Kans.	Oct. 12, 1886	Jan. 23	Feb. 6	50,000	1,532	79,842	Dec. 2
First National Bank of Muncy, Pa.	Feb. 23, 1865	Jan. 11	Feb. 9	100,000	24,493	88,657	Dec. 2
Bell County National Bank of Temple, Tex.	Aug. 25, 1890	Feb. 3	Feb. 19	50,000	6,089	88,509	Dec. 2
First National Bank of Deming, N. Mex.	Apr. 22, 1884	Feb. 3	Feb. 29	100,000	18,946	153,444	Dec. 2
First National Bank of Silver City, N. Mex.	Sept. 17, 1886	Feb. 3	Feb. 29	50,000	9,858	121,503	Dec. 2
							1892.
Lima National Bank of Lima, Ohio.	Jan. 16, 1883	Mar. 1	Mar. 21	200,000	51,234	215,835	Mar. 1
National Bank of Guthrie, Okla.	July 31, 1890	June 13	June 22	100,000	5,176	.....	May 17
Cherryvale National Bank of Cherryvale, Kans.	Apr. 16, 1890	June 10	July 2	50,000	4,599	45,583	May 17
First National Bank of Erie, Kans.	Jan. 15, 1889	June 25	July 2	50,000	5,071	48,572	May 17
First National Bank of Rockwall, Tex.	May 29, 1888	June 11	July 20	125,000	25,082	82,532	July 12
Vincennes National Bank of Vincennes, Ind.	July 17, 1865	July 6	July 22	100,000	42,534	242,193	July 12
Total.				2,450,000	1,404,803	13,641,451	

* Total, as per report, except capital, surplus, circulation, undivided profits, and unpaid dividends.

CAUSES OF FAILURE.

The doors of the Maverick National Bank of Boston, Mass., were closed on the last day of the report year (October 31, 1891, too late to be included in the annual report) by the national bank examiner, acting under instructions from the Comptroller of the Currency. For some months the condition of the bank had been a source of anxiety to the Comptroller on account of excessive loans to certain of its directors. The aggravated character of these loans, however, was not revealed to the Comptroller, either through the reports of the examiner or the attested reports of condition. The bank had a large volume of business and did a large collection business throughout the country. Speculative banking and excessive loans to directors for speculative purposes were the causes of failure. Conservatively managed, its volume of business and good will would have possessed very great value. Its assets were easily convertible. The receiver has paid to creditors 85 per cent, and expresses the opinion that an additional dividend will

be paid, not exceeding 5 per cent, dependent upon the result of pending litigation and the amount realized from the assessment upon shareholders. An assessment of 100 per cent has been levied by the Comptroller upon the shareholders of the bank, the amount of collection appearing in the table on page 224 of the Appendix.

The doors of the Corry National Bank of Corry, Pa., were closed to business November 7, 1891. The entire management of the bank had been practically confided to the president and cashier, whom it appears were highly respected and enjoyed the full confidence of the community until their disastrous administration of affairs of the bank became known. A good many loans were made in excess of the 10 per cent limitation. False debits were made to other banks, and a corresponding credit given to certain individuals for the purpose of making a showing which would justify the payment of dividends to shareholders. Large rates of interest were paid on certificates of deposit, and the expenses of the bank were extravagant. A large amount of paper of bad character had been kept alive by renewals, interest in many cases being included in the renewals. The discoveries of the examiner, indicating criminal violations of law, were promptly reported to the United States attorney.

An assessment of 100 per cent has been levied by the Comptroller upon the shareholders of the bank, the amount of collection appearing in table on page 224.

Dividends amounting to 50 per cent have been paid to creditors.

The doors of the California National Bank of San Diego, Cal., were not opened after close of business November 11, 1891. The failure was regarded as a great calamity by the local community, and considerable effort was made, in which many creditors joined, to accomplish a resumption of business. Under the peculiar circumstances and in view of repeated assertions in communications to the Comptroller from interested parties that a sufficient cash fund would be made immediately available to restore the impaired capital, as much time was given before the appointment of a receiver as seemed to be consistent with the Comptroller's discretion under the law. When it became known, upon thorough examination, that the entire capital and surplus of the bank had been lost and all efforts to resume had proved futile, the president of the bank, who had personally exerted himself in the interests of resumption of business, committed suicide. The funds of the bank were used to promote local enterprises of a public character involving large sums of money, and during a period characterized by a marked increase in prices and unusual activity in business. Succinctly stated, the president of the bank, in conjunction with one or more directors, at the date of its organization inaugurated schemes or deals in the interest of themselves and the local community which involved large sums of money. The necessary loans were for a time obtained from the Eastern States, but as these matured and demand for payment was made recourse was had to this bank. The local boom collapsed before any of these enterprises became paying investments. At length, the extreme danger to the bank became apparent to the management, and it appears that the president alone was forced to assume the attendant responsibility, and finally being unable to contend with the reduction in deposits and shrinkage in values suspension became inevitable.

An assessment of 100 per cent has been levied by the Comptroller upon the shareholders of the bank, the amount of collection appearing in table on page 224.

Dividends amounting to 30 per cent have been paid to creditors.

The Cheyenne National Bank of Cheyenne, Wyo., closed its doors to business November 13, 1891, a run having been caused by the suspension of the California National Bank of San Diego, Cal. A few days later the cashier committed suicide. The president of the California National Bank of San Diego was likewise the president of the Cheyenne National Bank, and the character of management in both cases was almost identical. The personal presence of the president, his correct manner of life, and his energetic attention to business are said to have given him the entire confidence of the community and enabled him to consummate questionable transactions without suspicion. From the first, the funds of the bank were diverted to his use. One common method was to purchase stocks of little or no value, sell them to irresponsible persons, taking notes in payment, which notes he caused to be discounted by this bank. He borrowed money in the Eastern States with which to purchase a controlling interest in the stock of the bank, using this stock as collateral. When demand was made, he would pay the loans with funds belonging to the bank realized upon accommodation paper obtained from his immediate friends. The cashier became a large and irresponsible debtor, and together these officers misappropriated an amount equal to the entire capital of the bank. Many bad loans were made, business was unduly extended, and the management was reckless and extravagant.

Dividends amounting to 25 per cent have been paid to creditors.

The doors of the First National Bank of Wilmington, N. C., were closed by order of the board of directors November 24, 1891. The reason given to the public was that the capital had been impaired by heavy losses incurred in previous years, from which the bank could not recover. No dividends had been paid since 1887. After a thorough investigation, the receiver reported that the failure was due to bad loans extending over a number of years, and to speculation and robbery by the cashier, a fugitive from justice. The directors took no interest in the management, and the cashier had been given complete control. A large part of the assets consisted of worthless bills receivable, which had been carried for a long time by renewal. Excessive loans had also been made. False entries were made upon the books to conceal the actual liability from the examiner, and it was found that the cashier had so manipulated the accounts as to successfully postpone the collapse for a considerable length of time. It now appears that the directors were aware to a certain extent of the condition of the bank, but relied upon the hope that it would under most favorable circumstances recover. The class of assets relied upon as good at date of failure amounted to only about 25 per cent of the whole, and the receiver up to date has been unable to collect more than 15 per cent of the total assets.

An assessment of 100 per cent has been levied by the Comptroller upon the shareholders of the bank, the amount of collection appearing in table on page 224.

Dividends amounting to 30 per cent have been paid to the creditors.

The doors of the Huron National Bank of Huron, S. Dak., were closed to business by the national-bank examiner December 18, 1891.

The examiner found that for some time prior to that date the bank had been in a crippled condition, but thought, with careful and economical management, the affairs could be placed upon a safe footing. The shareholders finally voted to go into voluntary liquidation, but upon the disclosure that a large indebtedness due from the officers and their friends was not collectible, the Comptroller was compelled under

the law to appoint a receiver. It appears that the local community lost confidence in the bank from the fact that the management was supposed to be pecuniarily interested in a very spirited controversy and rivalry that existed between several cities over the location of the capital of the State, and this with other causes tended to make the business of the bank unprofitable. The farming interests in the surrounding country were largely indebted to the bank, and the continued crop failures made the loans almost worthless. It did not appear that there had been criminal violations of law, but it did appear that the suspension was due to bad loans and unremunerative business, which had been unduly extended.

The doors of the First National Bank of Muncy, Pa., were closed to business January 11, 1892, by a national-bank examiner who had for sometime been in attendance for the purpose of ascertaining the exact condition as to solvency. Criminal violations of law were apparent, and prompt communication was had with the United States attorney. There appeared to be a large shortage in cash as represented by the books of the bank. On the day upon which the examiner closed its doors, the want of public confidence was manifested by a slight run. The causes of failure may be stated as reckless management, incorrect bookkeeping, declaration of dividends that had not been earned, failure to charge off bad debts, and a persistent practice of allowing overdrafts in large amounts.

Had the management of the bank been good and efficient, the appointment of a receiver would have been unnecessary and the bank might have been put in a sound condition by levying an assessment to make good the impairment of capital.

No assessment was levied upon the shareholders as the assets of the bank were sufficient to pay creditors in full. The remaining assets have been turned over to an agent selected by the shareholders and the trust closed, principal and interest having been paid in full on all proved claims.

The doors of the First National Bank of Downs, Kans., were closed January 23, 1892, by the national-bank examiner, upon discovering that the bank was insolvent. Bad management, frequent irregularities, and indications of collusion to violate the law were apparent, and the information was promptly reported to the United States attorney for that district. On or about the date of organization the assets of another bank were purchased, a considerable portion of which proved to be worthless; accommodation notes were taken to cover up large loans to certain individuals, the paper representing the actual loans being held as collateral. The management was extravagant and the cashier was reckless, his personal reputation being such as not to inspire confidence. Before the doors were closed an effort was made by some of the shareholders to change the management and restore the capital by voluntary assessment, but a large part of the stock being held by nonresidents the attempt was unsuccessful and suspension became inevitable.

A dividend of 25 per cent has been declared to creditors.

The Bell County National Bank of Temple, Tex., was closed by the national-bank examiner January 30, 1892. The causes necessitating this action were numerous; bad and excessive loans, violations of correct business principles, and the indifference of the directors, permitting the president and cashier to dominate the board, made it comparatively easy to wreck the bank. These officers permitted no interference, and would not allow a duly appointed finance committee to

perform its duty. Many of the shareholders were nonresidents and gave their proxies to the president and cashier, who were thus able to elect such directors as they chose. By means of this power the board was reduced in number in order to dispose of a few directors who insisted upon a knowledge of the condition of the bank or were desirous of performing their whole duty. The personal extravagance indulged in by the officers resulted in the discounting of worthless paper prepared for the purpose, the borrowing of money from other banks at high rates of interest, the general welfare of the bank being wholly disregarded. Soon after the receiver took charge, these officers were arrested for violations of law and bound over for trial. The most culpable management was apparent, false entries in the books had been made to conceal misappropriations, and forgery had been resorted to.

Dividends amounting to 30 per cent have been paid to creditors.

The doors of the First National Bank of Silver City and the First National Bank of Deming, N. Mex., were closed to business on February 4, 1892. The same person was president of both banks and represented the entire management, the boards of directors practically exercising no control. For several years he had borrowed the funds of the banks on notes of his own and worthless accommodation paper made by relatives, friends, and clerks, until more than the combined capital of the banks had been obtained for investment in speculative enterprises, such as wild lands, cattle ranches, prospective railroad construction, etc. Fraudulent entries were made on the books and dividends not earned regularly paid to the shareholders, who being mostly nonresidents took no other interest in the management. Charges of embezzlement and misappropriation of funds were promptly placed in the hands of the United States attorney.

An assessment of 82 per cent has been levied upon the shareholders of the First National Bank of Deming. Dividends amounting to 25 per cent have been paid to creditors of that bank, and 20 per cent to the creditors of the First National Bank of Silver City.

The doors of the Lima National Bank of Lima, Ohio, were closed to business March 1, 1892. From the date of its organization the management of the bank continuously provoked criticism by the Comptroller of the Currency for apparent violations of the restrictive provisions of the law. The president, possessing considerable wealth and business sagacity, was the principal promoter of a number of local and foreign enterprises, and diverted the funds of the bank to his individual uses. At times he would crowd paper, based on these outside schemes, into the bank to the almost entire exclusion of other and legitimate loans. Accommodation notes of clerks and other employes were resorted to, until the president's methods became a matter of public notoriety. The depositors necessarily lost confidence, and deposits were withdrawn to such an extent as to force the bank to rediscount all its good paper. When this crisis was reached an attempt was made to place the bank in voluntary liquidation, but failed because it was impossible at the time to realize from the assets the necessary funds for the prompt payment of creditors. A sharp run, which exhausted nearly all the cash on hand, precipitated its closing.

Dividends amounting to 50 per cent have been paid to creditors.

The doors of the Cherryvale National Bank of Cherryvale, Kans., were closed June 10, 1892, by a national-bank examiner acting under instructions from the Comptroller of the Currency. For some time the management of the bank had subjected it to criticism, and upon an examination made in December, 1891, its condition was unsatisfactory and the capital was found to have become impaired. An assessment was

ordered by the Comptroller, the management taking exception, insisting that there was no impairment and requesting a reëxamination. The request was granted, but the result still showing an impaired capital, the Comptroller insisted upon the payment of the assessment, and shortly after the cashier made oath that it had been fully paid. A subsequent examination disclosed the fact that the assessment had not, in fact, been paid, whereupon the examiner was instructed to take charge. The condition of the bank was mainly due to the reckless management of the president, who for his own use discounted worthless accommodation notes. A strenuous effort was made to prevent a receivership by inducing creditors to accept obligations other than cash for their claims. Inasmuch as the assets of the bank were not sufficient to even permit of voluntary liquidation, no proposition other than immediate payment of creditors in full could be entertained. The president and cashier were afterwards arrested for embezzlement, perjury, and false entries in the books, and bound over for trial.

The doors of the First National Bank of Rockwall, Tex., were closed by the national-bank examiner June 11, 1892. A former president of the bank, who was the original promoter, was engaged in wild speculations during his incumbency, and through loans to men of straw, for his own use, absorbed the capital and earnings of the bank. Having accomplished this result, he sought other fields of operation, leaving the bank in such a crippled condition that a new management found it impossible to place it on a solvent footing. The amount of deposits had become insignificant, being at date of closing only \$6,000, so that current business could not support the bank.

The doors of the National Bank of Guthrie, Territory of Oklahoma, were closed by its officers June 13, 1892. Certain information having come to the knowledge of the Comptroller, a national-bank examiner had been directed to make an examination. He arrived on the day the bank suspended business, and found that a receiver had been appointed by a Territorial court. It was claimed that creditors had been paid in full, and therefore the Comptroller had no jurisdiction. It appeared that a receiver had been appointed by the court upon a petition presented in the supposed interest of some of the shareholders who were friendly to the management. The Comptroller appointed a receiver, and a demand for possession of the records and assets of the bank was made and refused. The court maintained that it had jurisdiction in the matter, and up to this time the Comptroller has been unable to place a receiver in charge.

The doors of the First National Bank of Erie, Kans., were closed to business June 25, 1892. The failure was due to the payment of exorbitant rates of interest on deposits, and the injudicious manner in which funds of the bank were loaned to officers and directors, who were large borrowers at a lower rate of interest than the bank itself paid for rediscounts. The immediate cause of failure was the large loss on these loans which had been made without proper security. It was developed that the stock held by the officers had been purchased with borrowed money, the stock being pledged as collateral, and that their financial resources had always been very limited.

On July 5, 1892, the president of the Vincennes National Bank of Vincennes, Ind., committed suicide. The bank had become insolvent. A national-bank examiner was immediately directed to take charge of affairs and closed the bank on the morning of July 7. For some years prior to insolvency a former president and large shareholder of the bank was connected with firms engaged in grain speculations, and it appears that his successor, the late president, was connected with him.

in similar speculation. Correspondence was found which connected the president with heavy losses, and it would appear that the cause of failure was his connection with board of trade speculations. Various means were resorted to in using bank funds and considerable ingenuity was exercised in covering up shortages. Successful attempts were made to deceive the national-bank examiner, and it is stated to the Comptroller that there was a systematic misappropriation of funds, which was acquiesced in, or known, to some extent by other officers and employes of the bank. In addition to this, large loans were made without proper security and in violation of law. The bank at one time purchased a large block of its own stock, paying a high premium therefor. An administrator was promptly appointed for the estate of the late president, who immediately offered restitution to the fullest possible extent, it being his desire to make as full a settlement as practicable, without reserve and without litigation.

A dividend amounting to 30 per cent has been paid to creditors.

The affairs of eight national banks have been closed during the past year and final dividends have been paid to their creditors.

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		<i>Per cent.</i>	<i>Per cent.</i>
Asbury Park National Bank, Asbury Park, N. J	July 2, 1891	100.00	.....
First National Bank, Buffalo, N. Y	Apr. 22, 1882	43.50	.....
Central National Bank, Chicago, Ill	Dec. 1, 1877	65.57	.....
First National Bank, Corry, Pa	Oct. 11, 1887	92.75	.....
First National Bank, Dansville, N. Y	Sept. 8, 1887	22.1568	.....
First National Bank, Muncy, Pa	Feb. 9, 1892	100.00	100
National Bank of Shelbyville, Tenn	Dec. 13, 1889	30.177	.....
Vermont National Bank, St. Albans, Vt	Aug. 9, 1883	80.25	.....

Out of 4,811 national banks organized since February, 1863, 181, or about 3.76 per cent, have been placed in the hands of receivers. This includes 9 which had previously been placed in liquidation by the shareholders, but upon their failing to pay depositors the Comptroller appointed receivers to wind up their affairs. Of the 181 failed banks 38 have paid creditors in full, principal and interest; 6 have paid principal and a part of the interest, and 13 have paid the principal only. The affairs of 110 of the 181 banks have been finally closed, leaving 70 in process of settlement, of which 16 are virtually closed, with the exception of pending litigation, leaving 54 receiverships in active operation. In one case the receiver was withdrawn and the bank permitted to resume business.

The total amount so far paid to creditors of insolvent national banks has been \$48,052,938 upon proved claims, amounting to \$70,830,366. The amount paid during the year has been \$8,103,498, besides \$1,320,317 paid for dividends declared prior to November 1, 1892, on claims proved since that date. Assessments amounting to \$17,925,850 have been made upon shareholders of insolvent national banks under section 5151 of the Revised Statutes of the United States. From this source the gross collections amount to \$7,623,760, of which there has been received during the past year \$1,002,351. Suits are pending in some cases.

In the Appendix, p. 214, a table will be found showing, under various heads, amounts collected from the assets of each of the 181 insolvent national banks, the amounts disbursed, and the purpose. All moneys and assets are accounted for, and the figures supply all information necessary to the ascertainment of percentages and loss.

DIVIDENDS, SEVENTY-TWO IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, WITH THE TOTAL DIVIDENDS IN EACH CASE UP TO NOVEMBER 1, 1892.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
					<i>Per cent.</i>	<i>Per cent.</i>
American National Bank of Arkansas City, Kans	Dec. 26, 1890	Dec. 7, 1891	\$47,325.46	20	40	.....
Do		Oct. 26, 1892	23,664.70	10	50	.....
Vermont National Bank of St. Albans, Vt.	Aug. 9, 1883	Jan. 2, 1892	29,323.77	7	74.50	.....
Do		June 6, 1892	24,091.56	5.75	80.25	.....
Red Cloud National Bank of Red Cloud, Nebr.	July 1, 1891	Jan. 7, 1892	4,316.54	12.50	12.50	.....
Do		Apr. 19, 1892	25,741.77	30	42.50	.....
Do		Aug. 1, 1892	17,295.86	20	62.50	.....
Maverick National Bank of Boston, Mass	Nov. 2, 1891	Jan. 14, 1892	2,045,983.72	40	40	.....
Do		Feb. 23, 1892	1,374,436.39	20	60	.....
Do		Apr. 14, 1892	1,111,546.04	15	75	.....
Do		June 4, 1892	372,160.04	5	80	.....
Do		Oct. 31, 1892	378,258.78	5	85	.....
Pratt County National Bank of Pratt, Kans	Apr. 7, 1891	Jan. 18, 1892	16,320.29	50	70	.....
Spring Garden National Bank of Philadelphia, Pa	May 21, 1891	Jan. 25, 1892	160,058.88	10	10	.....
Do		June 20, 1892	168,369.14	10	20	.....
First National Bank of Kansas City, Kans	Aug. 17, 1891	Jan. 26, 1892	24,997.35	25	25	.....
National City Bank of Marshall, Mich	June 22, 1891	do	31,009.66	20	70	.....
Do		Aug. 31, 1892	23,257.33	15	85	.....
First National Bank of Ellsworth, Kans	Feb. 11, 1891	Jan. 27, 1892	16,762.72	15	30	.....
Do		Oct. 22, 1892	11,197.96	10	40	.....
First National Bank of Coldwater, Kans	Oct. 14, 1891	Jan. 28, 1892	8,394.62	25	25	.....
National Bank of Shelbyville, Tenn	Dec. 13, 1889	Feb. 4, 1892	11,500.00	8.14	8.14	.....
Do		do	11,299.66	8	16.14	.....
Do		Apr. 16, 1892	11,450.00	8.11	24.25	.....
Do		Apr. 26, 1892	8,412.31	5.927	30.177	.....
Ninth National Bank of Dallas, Tex	July 16, 1891	Feb. 9, 1892	14,147.34	15	15	.....
Middletown National Bank of Middletown, N. Y	Nov. 29, 1884	Feb. 15, 1892	65,127.02	10	90	.....
Do		Feb. 23, 1892	65,127.02	10	100	.....
First National Bank of Clearfield, Pa	Oct. 7, 1891	Feb. 17, 1892	28,189.96	25	25	.....
Do		Aug. 6, 1892	36,259.14	25	50	.....
Corry National Bank of Corry, Pa	Nov. 21, 1891	Feb. 18, 1892	155,420.72	30	30	.....
Do		May 9, 1892	53,650.68	10	40	.....
Do		Oct. 31, 1892	53,907.52	10	50	.....
Central National Bank of Chicago, Ill	Dec. 1, 1877	Feb. 23, 1892	16,687.02	5.57	65.57	.....
Cheyenne National Bank of Cheyenne, Wyo.	Dec. 5, 1891	Mar. 14, 1892	62,209.84	25	25	.....
Exchange National Bank of Norfolk, Va	Apr. 9, 1885	Mar. 22, 1892	144,329.90	5	68	.....
Park National Bank of Chicago, Ill	July 14, 1890	do	32,570.98	14.09	100	100
First National Bank of Red Cloud, Nebr	July 16, 1891	Mar. 31, 1892	5,492.06	20	20	.....
Spokane National Bank of Spokane Falls, Wash	Feb. 3, 1891	do	74,200.07	20	35	.....
Do		Sept. 13, 1892	211,019.81	55	90	.....
People's National Bank of Fayetteville, N. C.	Jan. 20, 1891	Apr. 15, 1892	17,170.14	15	35	.....
First National Bank of Meade Center, Kans	Dec. 24, 1890	Apr. 18, 1892	5,552.81	30	30	.....
First National Bank of Muncy, Pa	Feb. 9, 1892	Apr. 19, 1892	68,464.72	100	100	.....
Do		Sept. 14, 1892	1,305.66	.....	100	100
First National Bank of Anoka, Minn	Apr. 22, 1889	Apr. 22, 1892	10,811.28	10	75	.....
First National Bank of Corry, Pa	Oct. 11, 1887	Apr. 25, 1892	4,788.31	2.75	92.75	.....
City National Bank of Hastings, Nebr	Jan. 14, 1891	Apr. 26, 1892	14,741.14	15	30	.....

DIVIDENDS, SEVENTY-TWO IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Continued.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
First National Bank of Belleville, Kans.....	Dec. 12, 1890	Apr. 26, 1892	\$4, 577. 32	15	70	.....
Second National Bank of McPherson, Kans.....	Mar. 25, 1891	....do.....	7, 338. 07	20	20	.....
Madison National Bank of Madison, S. Dak.....	June 23, 1888	Apr. 28, 1892	7, 621. 79	15	30	.....
First National Bank of Dansville, N. Y.....	Sept. 8, 1887	May 13, 1892	46, 545. 88	22. 1568	22. 1568	.....
First National Bank of Wilmington, N. C.....	Dec. 21, 1891	May 19, 1892	75, 620. 82	15	15	.....
Do.....	.....	Aug. 15, 1892	77, 852. 63	15	30	.....
Lima National Bank of Lima, Ohio.....	Mar. 21, 1892	May 26, 1892	54, 075. 92	50	50	.....
California National Bank of San Diego, Cal.....	Dec. 18, 1891	June 7, 1892	63, 856. 93	10	10	.....
Do.....	.....	Aug. 31, 1892	71, 633. 83	10	20	.....
Do.....	.....	Oct. 31, 1892	73, 564. 99	10	30	.....
Asbury Park National Bank of Asbury Park, N. J.....	July 2, 1891	June 30, 1892	8, 753. 21	100	100	.....
German-American National Bank of Washington, D. C.....	Nov. 1, 1878	....do.....	18, 502. 18	18. 75	68. 70	.....
Pacific National Bank of Boston, Mass.....	May 22, 1882	July 11, 1892	71, 913. 83	3	64	.....
First National Bank of Palatka, Fla.....	Aug. 7, 1891	July 28, 1892	91, 542. 81	35	35	.....
First National Bank of Anderson, Ind.....	Nov. 23, 1873	July 30, 1892	5, 028. 30	3. 50	42	.....
Bell County National Bank of Temple, Tex.....	Feb. 19, 1892	Aug. 1, 1892	6, 814. 19	30	30	.....
Harper National Bank of Harper, Kans.....	Feb. 10, 1890	Sept. 26, 1892	4, 381. 38	20	80	.....
Vincennes National Bank of Vincennes, Ind.....	July 22, 1892	Sept. 29, 1892	63, 094. 60	30	30	.....
State National Bank of Wellington, Kans.....	Sept. 25, 1890	Oct. 4, 1892	14, 280. 21	25	100	.....
Do.....	.....	Oct. 31, 1892	4, 152. 01	.....	100	100
Keystone National Bank of Philadelphia, Pa.....	May 9, 1891	Oct. 15, 1892	151, 674. 70	10	10	.....
First National Bank of Erie, Kans.....	July 2, 1892	Oct. 26, 1892	23, 420. 70	70	70	.....
First National Bank of Deming, N. Mex.....	Feb. 29, 1892	Oct. 31, 1892	33, 617. 49	25	25	.....
First National Bank of Silver City, N. Mex.....	....do.....	....do.....	16, 526. 23	20	20	.....
First National Bank of Downs, Kans.....	Feb. 6, 1892	....do.....	8, 745. 57	25	25	.....
Total.....	.....	.....	8, 103, 498. 28	.....	.....	.....

INACTIVE RECEIVERSHIPS.

Sixteen banks remain in the hands of receivers, the affairs of which are practically wound up, and the trusts are kept on the inactive list because of pending litigation or of the possession of assets, an immediate disposition of which would entail unnecessary sacrifice. The expenses of a trust in this condition are nominal and limited to what is actually necessary to proper and careful attention to the matters in abeyance. Titles to property pass through a receiver and the courts, but final dividends are sometimes paid from the office of the Comptroller, especially in the event of a considerable lapse of time after a receiver has realized upon all available assets.

By comparison with the report of 1891 it will be observed that only two of the banks then reported on the inactive list have been stricken out. In two other cases the receiverships will be terminated within thirty days. It is expected that the unsettled affairs of other banks in the list will

be disposed of within the next year and the receiverships formally terminated.

The following is a list of receiverships in an inactive condition:

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		<i>Per cent.</i>
First National Bank, Albion, N. Y.	Aug. 26, 1884	28.50
First National Bank, Anderson, Ind.	Nov. 23, 1873	39.50
Third National Bank, Chicago, Ill.	Nov. 24, 1877	*100
First National Bank of Union Mills, Union City, Pa.	Mar. 24, 1883	70
German-American National Bank, Washington, D. C.	Nov. -1, 1878	50
First National Bank, Monmouth, Ill.	Apr. 22, 1884	*100
Mechanics' National Bank, Newark, N. J.	Nov. 2, 1881	67.405
First National Bank, Livingston, Mont.	Aug. 25, 1884	95
First National Bank, Pine Bluff, Ark.	Nov. 20, 1886	45
First National Bank, Leadville, Colo.	Jan. 24, 1884	40
First National Bank, St. Albans, Vt.	Apr. 22, 1884	25
First National Bank, Sioux Falls, S. Dak.	Mar. 11, 1886	40
Fifth National Bank, St. Louis, Mo.	Nov. 15, 1887	96
Middletown National Bank, Middletown, N. Y.	Nov. 29, 1884	100
Commercial National Bank, Dubuque, Iowa	Apr. 2, 1888	50
Gloucester City National Bank, Gloucester City, N. J.	June 10, 1890	40

*And interest.

The total number of national banks organized since February 25, 1863, is 4,811, of which 3,788 are now in operation, 1,023 having passed out of the system, accounted for as follows:

Passed into voluntary liquidation to wind up their affairs	671
Less number afterward placed in the hands of receivers	9
	662
Passed into liquidation for purpose of reorganization	80
Passed into liquidation upon expiration of corporate existence *	102
Placed in hands of receivers	181
	1,025
Less number restored to solvency and resumed business	2
Total passed out of system	1,053

LEGISLATION.

During the past year provision was made by Congress, in an act approved May 12, that any national bank located in the city of Chicago and State of Illinois might be designated by the World's Columbian Exposition to conduct a banking office upon the Exposition grounds, such designation to be approved by the Comptroller of the Currency, and the branch bank to be subject to the same restrictions and to have the same rights as the bank to which it belongs. The Chemical National Bank of Chicago was designated October 18, 1892. The text of the act is as follows:

That any national bank located in the city of Chicago and State of Illinois may be designated by the World's Columbian Exposition to conduct a banking office upon the Exposition grounds, and upon such designation being approved by the Comptroller of the Currency, said bank is hereby authorized to open and conduct such office as a branch of the bank, subject to the same restrictions and having the same rights as the bank to which it belongs: *Provided*, That the branch office authorized hereby shall not be operated for a longer period than two years, beginning not earlier than July first, eighteen hundred and ninety-two, and closing not later than July first, eighteen hundred and ninety-four.

* Sixty of these have been reorganized.

Under the act approved July 28, provision was made for the redemption of certain national-bank notes which had been issued to, or received by, any national bank, but were either lost or stolen from the bank and put in circulation without signature by the officers or upon forged signatures. The text of the act is as follows:

That the provisions of the Revised Statutes of the United States, providing for the redemption of national-bank notes, shall apply to all national-bank notes that have been or may be issued to, or received by, any national bank, notwithstanding such notes may have been lost by or stolen from the bank and put in circulation without the signature or upon the forged signature of the president or vice-president and cashier.

In the Comptroller's report for 1890 comments were made upon the provisions of section 3 of the act approved June 30, 1876, affecting the rights of shareholders of an insolvent national bank after creditors had been paid in full, principal and interest, under a receivership. In a few cases shareholders had declined to elect an agent, and there seemed to be no means for distributing cash on deposit with the Treasurer of the United States for the benefit of the trust among shareholders by the payment of dividends. There were other difficulties in the application of the law with respect to title to real property passing through an agent, legal questions arising which provoked litigation. The amendment, which is in fact in full substitution of the entire section referred to, is as follows:

That section three of an act entitled "An act authorizing the appointment of receivers of national banks, and for other purposes, approved June thirtieth, eighteen hundred and seventy-six," is hereby amended so as to read as follows:

"SEC. 3. That whenever any association shall have been or shall be placed in the hands of a receiver, as provided in section fifty-two hundred and thirty-four and other sections of the Revised Statutes of the United States, and when, as provided in section fifty-two hundred and thirty-six thereof, the Comptroller of the Currency shall have paid to each and every creditor of such association, not including shareholders, who are creditors of such association, whose claim or claims as such creditor shall have been proved or allowed as therein prescribed, the full amount of such claims, and all expenses of the receivership and the redemption of the circulating notes of such association shall have been provided for by depositing lawful money of the United States with the Treasurer of the United States, the Comptroller of the Currency shall call a meeting of the shareholders of such association by giving notice thereof for thirty days in a newspaper published in the town, city, or county where the business of such association was carried on, or if no newspaper is there published, in the newspaper published nearest thereto. At such meeting the shareholders shall determine whether the receiver shall be continued and shall wind up the affairs of such association, or whether an agent shall be elected for that purpose, and in so determining the said shareholders shall vote by ballot in person or by proxy, each share of stock entitling the holder to one vote and the majority of the stock in value and number of shares shall be necessary to determine whether the said receiver shall be continued or whether an agent shall be elected. In case such majority shall determine that the said receiver shall be continued, the said receiver shall thereupon proceed with the execution of his trust and shall sell, dispose of, or otherwise collect the assets of the said association, and shall possess all the powers and authority, and be subject to all the duties and liabilities originally conferred or imposed upon him by his appointment as such receiver, so far as the same remain applicable. In case the said meeting shall by the vote of the majority of the stock, in value and number of shares, determine that an agent shall be elected, the said meeting shall thereupon proceed to elect an agent, voting by ballot, in person or by proxy, each share of stock entitling the holder to one vote, and the person who shall receive votes representing at least a majority of stock in value and number shall be declared the agent for the purposes hereinafter provided, and whenever any of the shareholders of the association shall, after the election of such agent, have executed and filed a bond to the satisfaction of the Comptroller of the Currency, conditioned for the payment and discharge in full of each and every claim that may thereafter be proved and allowed by and before a competent court, and for the faithful performance of all and singular the duties of such trust, the Comptroller and the receiver shall thereupon transfer and deliver to such agent all the undivided or uncollected or other assets of such associa-

tion then remaining in the hands or subject to the order and control of said Comptroller and said receiver, or either of them; and for this purpose said Comptroller and said receiver are hereby severally empowered and directed to execute any deed, assignment, transfer, or other instrument in writing that may be necessary and proper, and upon the execution and delivery of such instrument to the said agent the said Comptroller and the said receiver shall by virtue of this act be discharged from any and all liabilities to such association, and to each and all the creditors and shareholders thereof. Upon receiving such deed, assignment, transfer, or other instrument, the person elected such agent shall hold, control, and dispose of the assets and property of such association which he may receive under the terms hereof, for the benefit of the shareholders of such association, and he may in his own name, or in the name of such association, sue and be sued, and do all other lawful acts and things necessary to finally settle and distribute the assets and property in his hands, and may sell, compromise, or compound the debts due to such association, with the consent and approval of the circuit or district court of the United States for the district where the business of such association was carried on, and shall at the conclusion of his trust render to such district or circuit court a full account of all his proceedings, receipts, and expenditures as such agent, which court shall, upon due notice, settle and adjust such accounts and discharge said agent and the sureties upon said bond. At such meeting, held as hereinbefore provided, administrators or executors of deceased shareholders may act and sign as the decedent might have done if living, and guardians of minors and trustees of other persons may so act and sign for their ward or wards or cestui que trust. The proceeds of the assets or property of any such association which may be undistributed at the time of such meeting or may be subsequently received shall be distributed as follows:

"First. To pay the expenses of the execution of the trust to the date of such payment.

"Second. To repay any amount or amounts which have been paid in by any shareholder or shareholders of such association upon and by reason of any and all assessments made upon the stock of such association by the order of the Comptroller of the Currency in accordance with the provisions of the statutes of the United States; and

"Third. The balance ratably among such stockholders in proportion to the number of shares held and owned by each. Such distribution shall be made, from time to time, as the proceeds shall be received and as shall be deemed advisable by the said Comptroller or said agent."

LEGAL DECISIONS.

A digest of prominent national-bank cases up to date will be found in the Appendix, p. 95. This digest has become necessary in view of considerable inquiry by the general public, and it affords a convenient and ready source of reference to every national bank. It is not practicable to include the syllabus of every decision affecting a national bank, and generally those which are not an exposition of United States statutes are excluded. Much interest has been evinced during the past few years by bank officials and the general public as to the duty of directors, and the Supreme Court of the United States recently determined that the directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of the bank, and this includes something more than officiating as figureheads; that they are entitled under the law to commit the banking business as defined to the duly authorized officers, but are not absolved from the duty of reasonable supervision, nor permitted to be shielded from liability because of want of knowledge of wrongdoing, if that ignorance is the result of gross inattention.

CLEARING-HOUSE ASSOCIATIONS.

In our smaller cities it is the custom of banks to send all claims against other banks in the same place by runners or messengers to such banks for payment. In such manner are their exchanges consummated, and in such cases the payment of these claims represents a

money transaction. In our larger cities, in order to save time and labor and avoid the risk attendant upon the transporting of money about the streets, and minimize the amount of actual money required to adjust its exchanges, clearing-house associations have been established, wherein each bank is credited with what claims it has against the other members of the association, and debited with the amount that each of the other members of the association hold against it. The balance only is paid or received in money. Thus each bank adjusts its day's exchanges, as though all transactions were with one bank instead of with many banks which constitute the other members of the association.

The total clearing-house transactions in the fifty-seven clearing-house associations in the United States for the past year aggregate the enormous sum of \$61,017,839,067, and this great volume of business was transacted by the use of only about 8 per cent in currency or money. These clearing-house transactions have such a direct and important bearing upon the currency of the country that a report upon the currency would be incomplete that did not include the history of the clearing-house transactions for a year. For that reason the following tables, giving full information upon the subject, are submitted.

TRANSACTIONS OF THE NEW YORK AND OTHER CLEARING-HOUSE ASSOCIATIONS.

The present membership of the New York Clearing-House Association comprises 46 national banks, 18 State banks, and the subtreasury at New York, 65 members in all. There are 48 national and 46 State banks in New York City, and 2 national and 28 State banks not being members, clear through other banks which are members of the association.

The following information with respect to the operations of the clearing-house associations in the United States has been kindly furnished, upon request, by Mr. William Sherer, manager of the Clearing-House Association at New York City:

COMPARATIVE STATEMENT FOR TWO YEARS OF THE TRANSACTIONS OF THE NEW YORK CLEARING HOUSE, SHOWING AGGREGATE AMOUNT OF CLEARINGS, AGGREGATE BALANCES, AND THE KINDS AND AMOUNTS OF MONEY PASSING IN SETTLEMENT OF THESE BALANCES.

Year ended—	Aggregate clearings.	Aggregate balances.	Kinds of money and amount of each kind.						
			U. S. gold certificates.	U. S. Treasury notes.*	Treasury certificates for legal tenders, sec. 5193, U. S. Revised Statutes.	Legal tenders and minor coin.	Percentages to balances.		
							Gold certifi- cates.	Legal ten- ders.	
	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>			
Oct. 1, 1891 ..	24, 053, 698, 770	1, 584, 635, 500	1, 028, 443, 000	102, 435, 000	353, 510, 000	100, 247, 500	64.9+	35.1—	
Oct. 1, 1892 ..	36, 279, 905, 236	1, 861, 500, 575	791, 022, 000	357, 971, 000	483, 350, 000	229, 157, 000	42.5	57.5	
Increase ..	2, 226, 206, 466	276, 865, 075		255, 536, 000	129, 840, 000	128, 909, 500			
Decrease..	-----	-----	237, 421, 000		-----				

*United States Treasury notes are issued in pursuance of the provisions of the act of Congress directing the purchase of silver bullion and the issue of Treasury notes thereon, approved July 14, 1890. They are payable on demand in coin.

The following is a comparative statement of transactions of the New York clearing-house for thirty-nine years and shows for each year the number of banks, aggregate capital, clearings and balances, average of the daily clearings and balances, and the percentage of balances to clearings:

Year.	No. of banks.	Capital.*	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
							<i>Per ct.</i>
1854.....	50	\$47,044,900	\$5,750,455,957	\$297,411,494	\$19,104,505	\$988,078	5.2
1855.....	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856.....	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857.....	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858.....	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.6
1859.....	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860.....	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861.....	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6.0
1862.....	50	68,375,820	6,871,443,591	415,530,331	22,237,632	1,344,758	6.0
1863.....	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864.....	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865.....	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4.0
1866.....	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867.....	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4.0
1868.....	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4.0
1869.....	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,897	3.0
1870.....	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871.....	62	84,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872.....	61	84,420,200	33,844,369,568	1,428,582,707	109,884,317	4,636,632	4.2
1873.....	59	83,370,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.1
1874.....	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,203,076	5.7
1875.....	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.6
1876.....	59	81,731,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	5.9
1877.....	58	71,085,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.9
1878.....	57	63,611,500	22,508,438,442	1,307,843,857	73,555,988	4,274,000	5.8
1879.....	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880.....	57	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881.....	60	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.5
1882.....	61	60,962,700	46,552,846,161	1,595,080,245	151,637,935	5,195,440	3.4
1883.....	63	61,162,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.9
1884.....	61	60,412,700	34,092,037,338	1,524,930,994	111,048,982	4,967,202	4.5
1885.....	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.1
1886.....	63	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.5
1887.....	64	60,862,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
1888.....	63	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889.....	63	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5.0
1890.....	64	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891.....	63	60,772,700	34,053,698,770	1,584,635,506	111,651,471	5,195,526	4.6
1892.....	64	68,233,500	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.1
Total.....		†68,515,265	†986,597,212,585	†244,285,630,425	†82,470,719	†3,701,883	4.4

* The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

† Yearly average for 39 years.

‡ Totals for 39 years.

The clearing-house transactions of the assistant treasurer of the United States at New York for the year ended October 1, 1892, were as follows:

Exchanges received from clearing house.....	\$330,904,236.19
Exchanges delivered to clearing house.....	124,324,688.45
Balances paid to clearing house.....	206,579,547.74

The balances were paid to the clearing house as follows:

United States gold certificates.....	\$83,355,000.00
United States Treasury notes.....	75,275,000.00
Legal tenders and change.....	47,949,547.74
	206,579,547.74

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR OCTOBER, 1892, AND OCTOBER, 1891.

Clearing house at—	Exchanges for month ended—		Comparisons.	
	October, 1892.	October, 1891.	Increase.	Decrease.
New York	\$3, 078, 486, 836	\$3, 282, 109, 628		\$203, 622, 792
Boston	456, 632, 613	455, 197, 952	\$1, 434, 661	
Chicago	465, 469, 612	421, 521, 165	43, 948, 447	
Philadelphia	345, 878, 910	311, 008, 476	34, 870, 434	
St. Louis	106, 999, 568	104, 433, 739	2, 565, 829	
San Francisco	76, 149, 857	83, 146, 980		6, 997, 123
Baltimore	67, 102, 981	63, 803, 117	3, 299, 864	
Pittsburg	67, 455, 887	63, 546, 001	3, 909, 886	
Cincinnati	72, 132, 800	60, 666, 500	11, 466, 300	
Galveston	19, 042, 990	26, 216, 521		7, 173, 531
Kansas City	50, 166, 415	46, 745, 573	3, 420, 842	
New Orleans	43, 711, 182	46, 079, 497		2, 368, 315
Minneapolis	49, 144, 000	43, 743, 000	5, 401, 000	
Buffalo	39, 245, 547	37, 663, 594	1, 581, 953	
Milwaukee	36, 604, 539	34, 251, 767	2, 352, 772	
Detroit	34, 673, 510	30, 632, 199	4, 041, 311	
Louisville	35, 244, 430	29, 481, 919	5, 762, 511	
Houston	14, 425, 053	14, 376, 525	48, 528	
Providence	28, 961, 400	29, 730, 600		769, 200
St. Paul	25, 731, 606	24, 710, 213	1, 021, 393	
Cleveland	26, 889, 161	24, 370, 375	2, 518, 786	
Denver	21, 645, 860	21, 049, 891	595, 969	
Omaha	27, 941, 513	19, 970, 064	7, 971, 449	
Indianapolis	5, 224, 217	8, 545, 637		3, 321, 420
Memphis	9, 339, 621	14, 888, 842		5, 549, 221
Columbus	17, 086, 100	14, 834, 300	2, 251, 800	
Dallas	3, 958, 752	3, 405, 639	553, 113	
Nashville	8, 453, 404	8, 612, 467		159, 063
Hartford	9, 667, 288	9, 810, 106		142, 818
Portland, Oregon	11, 301, 793	12, 923, 924		1, 622, 131
Fort Worth	2, 425, 302	2, 414, 857	10, 445	
Duluth	8, 770, 000	8, 327, 047	442, 353	
Peoria	8, 802, 115	8, 149, 047	653, 068	
Washington, D. C	9, 981, 491	7, 267, 251	2, 714, 240	
St. Joseph	8, 810, 255	7, 426, 701	1, 383, 554	
New Haven	6, 869, 702	7, 114, 966		245, 264
Salt Lake City	7, 636, 000	6, 649, 649	986, 351	
Rochester	7, 262, 523	6, 550, 919	711, 604	
Toledo	No report.	No report.		
Springfield	6, 410, 110	6, 104, 861	305, 249	
Worcester	6, 127, 397	5, 875, 876	251, 521	
Portland, Me	6, 203, 940	5, 847, 287	356, 653	
Norfolk	4, 104, 000	5, 819, 963		1, 715, 963
Tacoma	5, 789, 716	5, 044, 413	745, 303	
Lowell	3, 460, 764	4, 479, 509		1, 018, 745
Grand Rapids	4, 877, 645	4, 490, 406	387, 239	
Sioux City	5, 560, 237	4, 422, 626	1, 137, 611	
Syracuse	4, 405, 380	4, 056, 694	348, 686	
Seattle	4, 614, 845	4, 068, 139	546, 706	
Los Angeles	3, 182, 882	3, 778, 837		595, 955
Wilmington	4, 380, 090	3, 700, 603	679, 487	
Lincoln	3, 095, 803	2, 474, 524	621, 279	
Des Moines	5, 410, 147	4, 338, 791	1, 071, 356	
Chattanooga	2, 025, 000	1, 800, 000	225, 000	
Wichita	2, 286, 083	2, 471, 072		184, 989
New Bedford	2, 940, 015	2, 491, 823	448, 192	
Lexington	2, 264, 656	1, 998, 968	265, 688	
Topeka	1, 948, 667	1, 899, 204	49, 463	
Waco	2, 419, 884	4, 736, 581		2, 316, 697
Birmingham	2, 268, 505	2, 447, 574		179, 069
Binghamton	1, 284, 500	1, 131, 000	153, 500	
Total	5, 400, 385, 099	5, 484, 855, 999	153, 511, 396	237, 982, 296
		5, 400, 385, 099		153, 511, 396
Decrease		84, 470, 900		84, 470, 900

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR WEEKS ENDED OCTOBER 29, 1892, AND OCTOBER 29, 1891.

Clearing house at—	Exchanges for week ended—		Comparisons.	
	October 29, 1892.	October 29, 1891.	Increase.	Decrease.
New York	\$760, 238, 112	\$687, 083, 289	\$73, 154, 823	.....
Boston	107, 151, 050	96, 413, 335	10, 737, 715	.....
Chicago	110, 073, 508	89, 692, 167	20, 381, 341	.....
Philadelphia	86, 062, 551	66, 456, 330	19, 606, 221	.....
St. Louis	25, 236, 256	21, 865, 936	3, 370, 320	.....
San Francisco	17, 812, 109	19, 367, 197	.....	\$1, 555, 088
Baltimore	14, 820, 845	13, 588, 762	1, 232, 083	.....
Pittsburg	16, 426, 617	13, 622, 345	2, 804, 272	.....
Cincinnati	15, 613, 000	13, 200, 800	2, 412, 200	.....
Galveston	4, 585, 160	4, 724, 801	.....	139, 641
Kansas City	12, 373, 461	10, 313, 166	2, 060, 295	.....
New Orleans	9, 518, 234	10, 610, 135	.....	1, 091, 901
Minneapolis	10, 215, 840	9, 247, 600	968, 240	.....
Buffalo	8, 165, 882	8, 269, 498	.....	103, 616
Milwaukee	9, 306, 432	7, 568, 920	1, 737, 512	.....
Detroit	7, 435, 151	6, 661, 509	773, 642	.....
Louisville	7, 872, 767	6, 190, 003	1, 682, 764	.....
Houston	3, 709, 155	2, 708, 067	1, 001, 088	.....
Providence	7, 057, 100	7, 148, 400	.....	91, 300
St. Paul	6, 212, 999	5, 224, 444	988, 555	.....
Cleveland	6, 284, 120	4, 920, 158	1, 363, 962	.....
Denver	5, 176, 751	4, 327, 932	848, 819	.....
Omaha	7, 165, 480	4, 763, 303	2, 402, 177	.....
Indianapolis	1, 171, 639	2, 266, 672	.....	1, 095, 033
Memphis	2, 597, 806	3, 782, 114	.....	1, 184, 308
Columbus	3, 937, 300	3, 155, 400	781, 900	.....
Dallas	1, 000, 000	784, 597	215, 403	.....
Nashville	1, 957, 683	1, 793, 038	164, 645	.....
Hartford	2, 208, 747	1, 809, 902	398, 845	.....
Portland, Oregon	2, 441, 339	2, 249, 817	191, 522	.....
Fort Worth	584, 843	502, 498	82, 345	.....
Duluth	2, 100, 000	1, 769, 912	330, 088	.....
Peoria	2, 126, 766	1, 699, 396	427, 370	.....
Washington, D. C.	2, 381, 918	1, 445, 494	936, 424	.....
St. Joseph	1, 946, 281	1, 600, 000	346, 281	.....
New Haven	1, 478, 499	1, 299, 024	179, 475	.....
Salt Lake City	1, 676, 950	1, 446, 480	230, 470	.....
Rochester	1, 894, 367	1, 356, 152	538, 215	.....
Toledo	No report	No report .....	.....	.....
Springfield	1, 403, 353	1, 235, 164	168, 189	.....
Worcester	1, 371, 974	1, 217, 500	154, 474	.....
Portland, Me	1, 467, 735	1, 323, 802	143, 933	.....
Norfolk	992, 059	1, 354, 838	.....	362, 779
Tacoma	1, 478, 576	993, 909	484, 667	.....
Lowell	826, 429	884, 575	.....	58, 146
Grand Rapids	1, 035, 827	817, 782	218, 045	.....
Sioux City	1, 336, 907	957, 978	378, 929	.....
Syracuse	939, 800	847, 037	92, 763	.....
Seattle	1, 097, 084	749, 421	347, 663	.....
Los Angeles	652, 892	978, 200	.....	325, 308
Wilmington	1, 039, 665	746, 893	292, 772	.....
Lincoln	600, 000	519, 560	80, 440	.....
Des Moines	887, 453	874, 139	13, 314	.....
Chattanooga	474, 200	367, 000	107, 200	.....
Wichita	499, 933	531, 344	.....	31, 411
New Bedford	474, 757	380, 892	93, 865	.....
Lexington	431, 654	424, 354	7, 300	.....
Topeka	418, 204	385, 407	32, 797	.....
Waco	834, 947	1, 320, 797	.....	.....
Birmingham	553, 082	572, 996	.....	485, 850
Binghamton	334, 300	238, 300	96, 000	19, 914
Total	1, 207, 167, 549	1, 058, 650, 481	155, 061, 363	6, 544, 295
	1, 058, 650, 481	.....	6, 544, 295	.....
Increase	148, 517, 068	.....	148, 517, 068	.....

The following table shows the transactions of the clearing houses located in fifty-seven cities for the year ended September 30, 1892, from official returns received from the manager of the New York Clearing-House Association, comparisons being made with the year ended September 30, 1891, the increase or decrease in the exchanges being indicated:

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1892, AND SEPTEMBER 30, 1891.

Clearing-house at--	Exchanges for years ended--		Comparisons.	
	September 30, 1892.	September 30, 1891.	Increase.	Decrease.
New York.....	\$36,279,905,236	\$34,053,698,770	\$2,226,206,466	.....
Boston.....	4,901,096,976	4,795,594,052	105,502,924	.....
Chicago.....	4,959,861,142	4,338,693,167	621,167,975	.....
Philadelphia.....	3,671,149,047	3,372,915,551	298,233,496	.....
St. Louis.....	1,211,370,719	1,124,330,218	87,040,501	.....
San Francisco.....	833,617,126	905,864,727	.....	\$72,247,601
Baltimore.....	772,435,133	724,710,877	47,724,256	.....
Pittsburg.....	743,635,356	699,447,762	44,187,594	.....
Cincinnati.....	728,711,350	655,896,900	72,814,450	.....
Galveston.....	276,252,495	304,153,201	.....	162,167,335
Kansas City.....	494,906,132	451,745,155	43,160,977	.....
New Orleans.....	488,931,005	532,110,103	.....	43,179,098
Minneapolis.....	427,287,201	343,247,803	84,039,398	.....
Buffalo.....	409,405,192	386,012,271	23,392,921	.....
Milwaukee.....	353,849,753	338,884,381	14,965,372	.....
Detroit.....	347,737,532	310,737,141	37,000,391	.....
Louisville.....	368,698,812	367,501,443	1,197,369	.....
Houston.....	102,715,466	163,893,754	.....	61,178,288
Providence.....	280,637,800	276,980,218	3,657,582	.....
St. Paul.....	271,350,612	227,802,173	43,548,439	.....
Cleveland.....	287,324,716	264,540,195	22,784,521	.....
Denver.....	259,519,344	228,393,982	31,125,362	.....
Omaha.....	271,668,937	218,446,893	53,222,044	.....
Indianapolis.....	118,616,627	103,555,836	15,060,791	.....
Memphis.....	140,387,378	127,310,014	13,077,364	.....
Columbus.....	177,384,700	157,559,500	19,825,200	.....
Dallas.....	49,298,231	53,267,730	.....	3,969,499
Nashville.....	*96,295,409	79,833,817	16,461,592	.....
Hartford.....	109,746,541	104,306,617	5,439,924	.....
Portland, Oregon.....	*108,903,862	70,416,974	38,486,888	.....
Fort Worth.....	28,841,335	37,042,947	.....	8,201,612
Duluth.....	93,413,428	102,676,553	.....	9,263,125
Peoria.....	95,873,112	88,619,276	7,253,836	.....
Washington, D. C.....	98,005,354	88,173,984	9,831,370	.....
St. Joseph.....	89,814,345	77,661,162	12,153,183	.....
New Haven.....	74,492,129	70,343,940	4,148,189	.....
Salt Lake.....	89,463,682	80,845,166	8,618,516	.....
Rochester.....	77,594,997	75,781,369	1,813,628	.....
Springfield.....	68,875,781	63,624,286	5,251,495	.....
Worcester.....	64,732,396	61,714,694	3,017,702	.....
Portland, Me.....	62,605,687	63,512,780	.....	907,093
Norfolk.....	52,409,229	56,710,906	.....	4,301,677
Tacoma.....	47,154,237	50,383,690	.....	3,229,453
Lowell.....	42,736,155	41,114,780	1,621,375	.....
Grand Rapids.....	48,622,342	42,265,678	6,356,664	.....
Sioux City.....	54,367,936	50,557,862	3,810,074	.....
Syracuse.....	47,687,537	44,904,345	2,783,192	.....
Seattle.....	52,386,734	51,945,910	440,824	.....
Los Angeles.....	40,027,896	37,097,422	2,930,474	.....
Wilmington.....	44,573,069	42,482,889	2,090,180	.....
Lincoln.....	32,235,901	28,237,989	3,997,912	.....
Des Moines.....	49,972,363	38,290,778	11,681,585	.....
Chattanooga.....	*22,684,000	17,872,090	4,812,000	.....
Wichita.....	27,566,186	27,849,364	.....	283,178
New Bedford.....	24,138,424	23,282,932	855,492	.....
Lexington.....	*24,352,938	16,581,941	7,770,997	.....
Topeka.....	20,512,044	19,921,416	590,628	.....
Total.....	61,017,839,067	57,181,347,284	4,071,153,113	234,661,330
	57,181,347,284	.....	234,661,330	.....
Increase.....	3,836,491,783	.....	3,836,491,783	.....

* For nine months.

In 1891 there was a notable decrease in the volume of exchanges, amounting to over \$3,000,000. The year 1892 being placed in comparison, there has been an increase of over \$3,800,000.

CLEARING HOUSE OF THE NEW YORK STOCK EXCHANGE.

There was organized on the 17th day of May, 1892, a Stock Clearing House Association in the city of New York, which has since been in very successful operation. The object of this association was to avoid the personal delivery of stocks and enable each broker to adjust his deliveries and receipts of stocks in precisely the same manner as he would do were all his transactions of a day with a single broker, instead of the various brokers belonging to the association. The principle is the same as that which controls the bank clearing house, and the saving in time, labor, risk, and use of money or certified checks is equally as great.

The following statement shows the transactions from date of organization to October 31:

Date.	Shares cleared both sides.	Total value both sides.	Share balances one side.	Value share balances one side.	Cash balances one side.	Number stocks cleared.
May 17 to October 31, 1892....	84,808,800	\$5,591,048,200	9,202,400	\$576,110,200	\$7,661,400	4 to 16

The practical good accomplished by this exchange is very apparent and the wisdom of its establishment can not be too highly commended. When perfected and extended so as to clear all stocks dealt in upon the exchanges it will practically do away with the evil of overcertification of checks. During the brief period of its existence it is estimated that it has reduced bank clearing house transactions \$1,643,000,000 and avoided certification of checks to that amount.

SAVINGS BANKS AND LOAN AND TRUST COMPANIES OF THE DISTRICT OF COLUMBIA.

By act of Congress certain financial institutions, other than national banks, doing business in the District of Columbia, are placed under the supervision of the Comptroller of the Currency, report to him, and are examined precisely the same as national banks. These consist of The National Savings Bank, The National Safe Deposit, Savings and Trust Company, The Washington Loan and Trust Company, and The American Security and Trust Company. A detailed report of their condition on the 30th day of September, 1892, will be found in the Appendix.

STATE, SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES.

Conforming to the provision of law that devolves upon the Comptroller of the Currency the duty of obtaining and publishing in his annual report to Congress statements showing the condition of banks and banking institutions incorporated under State authority, the desired information has been procured, through the courtesy of public officials, in all but nineteen States and Territories. Of the States from which no official returns have been received two are located in the

Middle, eight in the Southern, and nine in the Pacific and Territorial geographical divisions. To statements received from official sources have been added like information received directly by this Bureau from incorporated and private banks and bankers, located in States in which there are no provisions of law requiring such information to be reported to the State authorities. Over 6,000 such banks and bankers have been called upon to furnish statements for this report.

The number of incorporated banks in existence on June 30, 1892, was 4,668. The number of banks, statements of whose condition have been received by this Bureau, either directly or by means of their official reports to their respective State governments, showing their condition on or about the close of the fiscal year ended June 30, last, is 4,418, or over 94 per cent of all engaged in business at that time. The increase this year over last in number of reporting banks is 664, the material increase being accounted for, partially, by the fact that in one State (Nebraska) the banking department, in its abstract, included private with incorporated banks.

Statements showing the condition of 5,579 incorporated and private banks have been received, the aggregate resources amounting to \$3,751,649,173. The principal items of assets are \$828,739,486 loans on real estate; \$388,749,959 loans on collateral security other than real estate; \$984,274,847 other loans and discounts; \$154,025,395 United States bonds; \$403,224,457 State, county, and municipal bonds; \$379,077,437 railroad, bank, and other stocks and bonds; \$261,278,559 due from banks and bankers; \$97,070,359 real estate, etc.; \$197,789,384 cash and cash items. The aggregate capital employed amounts to \$386,394,845; surplus and undivided profits, \$323,715,176; deposits, \$2,911,594,571. Of the 5,579 reports 3,191 are made by State banks having an aggregate capital of \$233,751,171; surplus and undivided profits \$90,358,180; deposits, \$648,513,809. The resources of 168 reporting loan and trust companies are \$600,244,908; the capital \$80,645,972; surplus and undivided profits \$61,768,148, and deposits \$411,659,996.

The condition of the savings banks of the country is of special interest owing to the enormous volume of funds in their custody, and to the further fact that these funds are largely the savings of people of limited means. Reports have been received from 1,059 savings institutions, including 416 stock savings banks, which associations do both a commercial and savings business. Of this number 643 are conducted, presumably, in the sole interest of the depositors, and are classified as mutual savings banks. The resources of the latter class amount to \$1,605,415,679, being nearly 82 per cent of the total assets of both classes. An examination of the abstract of the reports of these banks shows that of this class 450 are located in the Eastern, 181 in the Middle, 1 in the Southern, and 11 in the Western geographical divisions.

A noticeable feature in this connection is the approximately uniform average deposit, in these banks, in the Eastern, Middle, and Western divisions, being \$356.87, \$352.28, and \$376.58 respectively and the average in all such banks being \$356.65. It is also noteworthy that while the entire deposits in mutual institutions are savings accounts, but 82 per cent of the deposits in stock savings banks, as shown by the reports, are of that class, and the actual percentage is undoubtedly much less, for the reason that in a number of States, notably Vermont, Iowa, and California, no classification of deposits is made, although accounts of a commercial nature are taken. The average rate of interest paid or credited to depositors in mutual savings banks appears to be about 4 per cent; simi-

lar information is not at command, in respect to stock savings associations, to enable even an estimate to be made, although it would seem that the rate is slightly in excess of that paid by the former class. Stock savings banks, with the exception of 15 in the Eastern and 15 in the Middle States, are located in the Southern, Western, and Pacific States and Territories.

The aggregateresources of all savings banks amount to \$1,964,044,861, of which loans on real estate amount to \$714,832,576; loans on collateral security other than real estate, \$79,173,174 and other loans and discounts, \$229,711,725. The following figures represent their investments in bonds, stocks, etc.: In United States bonds, \$133,344,199; State, county and municipal bonds, \$393,190,240; in all other bonds and stocks, \$246,001,306. The amount invested in real estate is \$33,097,998 and the funds deposited in other banks and cash on hand, \$81,576,253 and \$33,208,271 respectively. Of the liabilities of these 1,059 institutions, \$37,407,475 represents their capital, \$132,880,724 surplus, \$27,448,960 other undivided profits, \$1,712,769,026 savings deposits and \$45,560,592 other deposits.

Of the 5,579 reports of condition received by this Bureau 1,161 were from private banks and bankers having an aggregate capital of \$34,590,227 surplus and undivided profits \$11,259,164, deposits \$93,091,148.

The following tables present summaries of this information:

AGGREGATE RESOURCES AND LIABILITIES OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS, 1891-'92.

	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	3, 191 banks.	168 companies.	1, 059 banks.	1, 161 banks.	5, 579 banks.
RESOURCES.					
Loans on real estate.....	\$45, 025, 576	\$55, 098, 822	\$714, 832, 576	\$13, 782, 512	\$828, 739, 486
Loans on collateral security other than real estate.....	42, 903, 635	256, 413, 894	79, 173, 174	10, 259, 252	388, 749, 959
Other loans and discounts.....	611, 750, 855	73, 760, 832	229, 711, 725	69, 051, 435	984, 274, 847
Overdrafts.....	4, 815, 047	155, 999	328, 763	2, 067, 627	7, 367, 436
United States bonds.....	912, 123	18, 059, 578	133, 344, 199	1, 709, 495	154, 025, 395
State, county, and municipal bonds.....	2, 313, 366	6, 404, 311	393, 190, 240	1, 316, 540	403, 224, 457
Railroad bonds and stocks.....	459, 612	27, 617, 700	131, 215, 829	404, 178	159, 697, 319
Bank stocks.....	901, 895	1, 608, 344	43, 688, 739	703, 932	46, 902, 910
Other stocks and bonds.....	45, 595, 383	52, 516, 845	71, 096, 738	3, 268, 242	172, 477, 208
Due from other banks and bankers.....	104, 629, 312	54, 975, 325	81, 576, 253	20, 097, 669	261, 278, 559
Real estate, furniture, etc.....	32, 037, 310	22, 617, 764	33, 097, 998	9, 317, 287	97, 070, 359
Expenses and taxes paid.....	3, 278, 995	648, 269	832, 059	846, 197	5, 605, 520
Cash and cash items.....	129, 745, 578	22, 600, 045	33, 208, 271	12, 235, 490	197, 789, 384
Other resources.....	16, 329, 044	7, 767, 180	18, 748, 297	1, 601, 813	44, 446, 334
Total.....	1, 040, 697, 731	600, 244, 908	1, 964, 044, 861	146, 661, 673	3, 751, 649, 173
LIABILITIES.					
Capital stock.....	233, 751, 171	80, 645, 972	37, 407, 475	34, 590, 227	386, 394, 845
Surplus fund.....	66, 725, 191	45, 824, 747	132, 880, 724	7, 730, 587	253, 161, 249
Other undivided profits.....	23, 632, 989	15, 943, 401	27, 448, 960	3, 528, 577	70, 553, 927
Debenture bonds.....	.....	11, 365, 280	.....	.....	11, 365, 280
State bank notes.....	137, 232	.....	.....	.....	137, 232
Dividends unpaid.....	756, 905	108, 479	41, 412	.....	906, 796
Individual deposits.....	648, 513, 809	411, 659, 996	45, 560, 592	93, 091, 148	1, 198, 825, 545
Savings deposits.....	.....	.....	1, 712, 769, 026	.....	1, 712, 769, 026
Due to other banks and bankers.....	48, 596, 672	3, 771, 465	3, 593, 717	1, 745, 695	57, 707, 549
Other liabilities.....	18, 583, 762	30, 925, 568	4, 342, 955	5, 975, 439	59, 827, 724
Total.....	1, 040, 697, 731	600, 244, 908	1, 964, 044, 861	146, 661, 673	3, 751, 649, 173

NUMBER, CAPITAL STOCK, SURPLUS, UNDIVIDED PROFITS AND DEPOSITS OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS (MUTUAL AND STOCK), AND PRIVATE BANKS, 1891-'92.

Classes.	No. banks.	Capital stock.	Surplus.	Undivided profits.	Deposits.
State banks	3, 191	\$233, 751, 171	\$66, 725, 191	\$23, 632, 989	\$648, 513, 809
Loan and trust companies	168	80, 645, 972	45, 824, 747	15, 943, 401	411, 659, 996
Savings banks (mutual)	643	.....	122, 457, 267	22, 804, 142	1, 459, 221, 779
Savings banks (stock)	416	37, 407, 475	10, 423, 457	4, 644, 818	299, 107, 839
Private banks	1, 161	34, 590, 227	7, 730, 587	3, 528, 577	93, 091, 148
Total	5, 579	386, 394, 845	253, 161, 249	70, 553, 927	2, 911, 594, 571

The distribution of the circulating medium, as shown by the cash holdings of national banks on July 12, 1892, and by other banks at date of latest reports to this Bureau, is exhibited in the table following. The total cash, etc., held by banks other than national was \$197,789,384, of which \$8,889,370 was gold, \$1,925,187 silver, \$22,119,226 specie not classified, \$46,812,692 paper currency, and \$118,042,909 cash not classified and cash items. The total amount held by all the banks was \$586,405,103.

STATEMENT SHOWING THE AMOUNT OF GOLD, SILVER, ETC., HELD BY NATIONAL BANKS ON JULY 12, 1892, AND BY OTHER BANKING INSTITUTIONS ON OR ABOUT THE SAME DATE.

Classification.	National banks (3759).	Other (5579) banking institutions.	Total.
Gold coin	\$96, 723, 083	\$8, 889, 370	\$105, 612, 453
Gold Treasury certificates	85, 530, 100	.....	85, 530, 100
Gold (clearing-house) certificates	8, 498, 000	.....	8, 498, 000
Silver, dollars	7, 466, 596	} 1, 925, 187	14, 971, 085
Silver, fractional	5, 579, 302		
Silver, Treasury certificates	25, 523, 399	.....	25, 523, 399
National-bank notes	21, 325, 840	.....	21, 325, 840
Legal-tender notes	113, 915, 016	*46, 812, 692	160, 727, 708
United States certificates of deposits for legal tenders	23, 115, 000	.....	23, 115, 000
Fractional currency	939, 383	.....	939, 383
Specie, not classified .....	.....	22, 119, 226	22, 119, 226
Cash not classified .....	.....	118, 042, 909	118, 042, 909
Total	388, 615, 719	197, 789, 384	586, 405, 103

* Including national-bank notes and coin certificates.

The following table exhibits by States, Territories, and geographical divisions the capital employed by national banks on July 12, 1892, and by the State, stock savings, private banks, and loan and trust companies at date of latest returns to this Bureau, the aggregate capital of all classes by States, and the total of each class and of all, from which it appears that the total capital amounts to \$1,071,073,048. The capital of the national banks is \$684,678,203; State banks, \$233,751,171; stock savings banks, \$37,407,475; private banks, \$34,590,227; loan and trust companies, \$80,645,972.

TABLE SHOWING, BY STATES AND TERRITORIES, THE CAPITAL OF THE NATIONAL BANKS ON JULY 12, 1892, AND OF THE STATE, STOCK SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

States and Territories.	National banks.	State banks.	Stock savings banks.	Private banks.	Loan and trust companies.	Total.
Maine	\$11,010,000				\$1,008,900	\$12,018,900
New Hampshire	6,217,500					6,217,500
Vermont	7,160,000		\$725,000			7,885,000
Massachusetts	99,042,500				8,275,000	107,317,500
Rhode Island	20,277,050	\$916,675			2,353,820	23,547,545
Connecticut	23,024,370	2,340,000			1,111,600	26,475,970
Total Eastern States	166,731,420	3,256,675	725,000		12,749,320	183,462,415
New York	85,666,060	32,303,700		\$827,243	25,650,000	144,447,003
New Jersey	14,456,645	1,735,850			1,470,000	17,662,495
Pennsylvania	71,234,190	8,456,860	1,069,706	1,981,435	21,343,678	104,085,869
Delaware	2,133,985	680,000			500,000	3,313,985
Maryland	16,804,960	1,612,200	410,542	191,624	1,500,000	20,519,326
District of Columbia	2,827,000		34,525		3,250,000	6,111,525
Total Middle States	193,122,840	44,788,610	1,514,773	3,000,302	53,713,678	296,140,203
Virginia	4,656,300	6,138,147		220,540		11,014,987
West Virginia	2,736,000	1,343,537	100,000			4,179,537
North Carolina	2,588,500	2,122,500	40,000	251,800		5,002,800
South Carolina	1,623,000	1,533,027	718,360			3,874,387
Georgia	4,538,800	5,961,595	568,709	336,880		11,405,984
Florida	1,350,000	238,550	20,000	91,326		1,699,876
Alabama	3,919,000	748,050	275,000	484,090		5,426,140
Mississippi	1,165,000	3,115,836				4,280,836
Louisiana	4,435,000	2,820,121	100,000			7,355,121
Texas	26,202,800	450,000	139,350	2,869,276		29,661,426
Arkansas	1,600,000	1,223,894	35,038			2,858,932
Kentucky	15,409,400	19,220,852				34,630,252
Tennessee	10,473,953	4,017,967	678,450			15,170,370
Total Southern States	80,697,753	48,934,076	2,674,907	4,253,912		136,560,648
Missouri	24,140,000	18,265,545		1,160,860	3,050,000	46,616,405
Ohio	43,797,800	6,492,605	1,896,575	3,665,282		55,852,262
Indiana	13,428,000	3,586,700		3,070,353		20,085,053
Illinois	38,856,000	6,565,500	6,122,000	4,599,741	4,710,000	60,853,241
Michigan	15,034,000	2,016,000	8,198,410	772,604	730,000	26,751,014
Wisconsin	7,442,150	6,286,900		1,367,305		15,096,415
Iowa	14,325,000	7,430,200	5,304,000	5,404,914	2,122,038	34,586,152
Minnesota	15,166,000	8,631,000	225,000	674,443	3,570,936	28,267,379
Kansas	12,667,100	7,953,353		2,824,004		23,444,457
Nebraska	13,473,600	*14,032,650				27,506,250
Total Western States	198,329,650	81,260,453	21,745,985	23,539,566	14,182,974	339,058,628
Nevada	282,000					282,000
Oregon	4,415,000	1,342,000		141,824		5,898,824
Colorado	8,985,000	1,185,775	600,000	525,400		11,296,175
Utah	2,800,000	1,369,720	1,009,047	307,850		5,486,617
Idaho	625,000			72,500		697,500
Montana	4,740,000	607,000		90,000		5,437,000
Wyoming	1,140,000	32,000		240,900		1,412,900
New Mexico	1,050,000	145,000	80,000	10,000		1,285,000
North Dakota	2,465,000	879,814		511,024		3,855,838
South Dakota	2,660,000	1,890,141		155,544		4,705,685
Washington	7,640,000	2,002,100	860,000	93,860		10,595,960
Arizona	270,000	281,064				551,064
California	8,225,000	45,776,743	8,197,763	1,565,495		63,765,001
Oklahoma	175,000			82,050		257,050
Indian Territory	324,540					324,540
Total Pacific States	45,796,540	55,511,357	10,746,810	3,796,447		115,851,154
Total United States	684,678,203	233,751,171	37,407,475	34,590,227	80,645,972	1,071,073,048

*Includes all banks other than national.

The population of the United States by States and Territories on June 1, 1892, as estimated by the Government actuary, the aggregate capital, surplus, undivided profits, and individual deposits of national and State banks, loan and trust companies, and savings and private

banks of the United States at date of reports of the various classes nearest thereto, the average of these per capita, and the per capita average of such funds in each class of banks are shown in detail in the following table. It appears that the population of the country on the date named was 65,593,000 and the total banking funds \$6,390,094,128, an average of \$97.42. The per capita averages in each class of banks are: National banks, \$42.21; State banks, \$14.83; loan and trust companies, \$8.45; savings banks, \$29.81 and private banks, \$2.12. The table referred to is presented herewith:

TABLE SHOWING, BY STATES AND TERRITORIES, THE POPULATION OF EACH ON JUNE 1, 1892, AND THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL AND STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS IN THE UNITED STATES ON OR ABOUT JUNE 30, 1892; THE AVERAGE OF THESE PER CAPITA OF POPULATION, AND THE PER CAPITA AVERAGES OF SUCH RESOURCES IN EACH CLASS OF BANKS AND IN ALL.

States and Territories.	Population June 1, 1892.*	All banks.		National banks.	State banks.	Loan and trust com- panies.	Savings banks.	Private banks.
		Capital, etc.	Aver- age per capita.	Aver- age per capita.	Aver- age per capita.	Aver- age per capita.	Aver- age per capita.	Aver- age per capita.
Maine	664,000	\$85,438,648	\$128.68	\$42.64	.....	\$5.60	\$80.44	.....
New Hampshire	382,000	95,127,686	249.02	43.26	.....	.....	205.76	.....
Vermont	333,000	45,591,380	136.91	56.84	.....	.....	80.07	.....
Massachusetts	2,353,000	792,197,295	336.67	138.53	.....	32.21	165.93	.....
Rhode Island	360,000	133,889,192	371.91	128.62	\$5.40	42.82	195.07	.....
Connecticut	776,000	210,733,460	271.56	87.54	9.16	7.17	167.69	.....
New York	6,212,000	1,788,965,731	287.98	89.65	41.23	47.56	108.79	\$0.75
New Jersey	1,522,000	131,373,896	86.32	50.66	5.96	5.53	24.17	.....
Pennsylvania	5,497,000	600,432,442	109.22	65.86	9.56	17.47	13.87	2.46
Delaware	173,000	15,618,609	90.28	45.87	12.65	8.06	23.70	.....
Maryland	1,059,000	114,129,719	107.77	57.53	5.51	2.26	42.02	.45
District of Columbia	257,000	23,628,110	91.93	61.60	.....	29.96	.37	.....
Virginia	1,685,000	46,079,661	27.35	13.58	13.32	.....	.....	.45
West Virginia	784,000	16,583,391	21.15	12.37	7.72	.....	1.06	.....
North Carolina	1,660,000	15,195,635	9.15	4.47	3.87	.....	.21	.60
South Carolina	1,181,000	16,309,849	13.81	5.54	3.15	.....	5.12	.....
Georgia	1,898,000	30,828,876	16.24	6.54	8.58	.....	.85	.27
Florida	420,000	7,991,388	19.02	15.57	2.08	.....	.34	1.03
Alabama	1,565,000	14,976,816	9.56	7.16	1.00	.....	.60	.80
Mississippi	1,326,000	12,667,427	9.55	2.73	6.82	.....	.....	.....
Louisiana	1,156,000	37,629,386	32.55	20.16	10.75	.....	1.64	.....
Texas	2,377,000	70,967,854	29.85	26.21	.54	.....	.30	2.80
Arkansas	1,195,000	8,197,436	6.86	3.64	3.06	.....	.16	.....
Kentucky	1,883,000	95,864,039	50.91	20.50	30.41	.....	.....	.....
Tennessee	1,789,000	44,156,220	24.68	16.72	6.20	.....	1.76	.....
Ohio	3,770,000	253,570,579	67.26	43.64	8.65	.....	10.64	4.33
Indiana	2,234,000	82,201,949	36.80	24.74	5.40	.....	1.87	4.79
Illinois	3,975,000	318,083,219	80.00	48.73	7.57	6.36	12.05	5.29
Michigan	2,186,000	144,315,566	66.01	28.40	3.78	.68	31.70	1.45
Wisconsin	1,771,000	101,931,893	57.55	23.10	28.64	.....	.08	5.73
Iowa	1,964,000	127,179,219	64.74	25.40	12.11	1.89	16.00	9.54
Minnesota	1,418,000	114,089,026	80.45	39.91	27.59	4.44	6.53	1.98
Missouri	2,790,000	177,810,895	63.73	25.32	33.59	1.93	.....	2.89
Kansas	1,480,000	66,886,577	45.19	23.97	15.10	.....	.....	6.12
Nebraska	1,225,000	75,581,363	61.69	36.80	24.89	.....	.....	.....
Colorado	478,000	49,290,328	103.12	83.73	6.91	.....	7.61	4.87
Nevada	44,000	853,990	19.41	19.41	.....	.....	.....	.....
California	1,286,000	287,486,967	223.55	21.45	90.64	.....	108.91	2.55
Oregon	352,000	20,917,104	59.42	47.84	10.40	.....	.....	1.18
Arizona	63,000	1,438,708	22.83	12.67	10.16	.....	.....	.....
North Dakota	223,000	13,190,082	59.14	41.00	14.44	.....	.....	3.70
South Dakota	386,000	13,483,088	34.93	20.76	13.19	.....	.....	.98
Idaho	100,000	3,026,606	30.26	28.74	.....	.....	.....	1.52
Montana	160,000	25,186,870	157.41	142.70	13.59	.....	.....	1.12
New Mexico	161,000	4,684,267	29.09	24.25	3.29	.....	1.49	.06
Oklahoma	123,000	1,014,085	8.24	6.17	.....	.....	.....	2.07
Indian Territory	190,000	657,280	3.46	3.46	.....	.....	.....	.....
Utah	223,000	16,411,775	73.59	38.24	13.06	.....	18.14	4.15
Wyoming	74,000	4,890,896	66.09	52.29	1.55	.....	.....	12.25
Washington	410,000	31,337,620	76.43	58.76	9.90	.....	7.23	.54
Total	65,593,000	6,390,094,128	97.42	42.21	14.83	8.45	29.81	2.12

* Estimated by Mr. Joseph S. McCoy, Government actuary.

† Average of all banks other than national.

In the Appendix 227 tables will be found showing, by States, Territories, and geographical divisions, the condition of banks other than national, as obtained from both official and unofficial sources; aggregate resources and liabilities of each class; comparative statements of condition of State banks, 1872 to 1892; loan and trust companies, 1887-'88 to 1891-'92; savings banks, 1887-'88 to 1891-'92; private banks, 1888 to 1892; deposits in savings banks, number of depositors, and average amount due each, by States, in 1890-'91 and 1891-'92; the growth of savings banks in the United States as shown by the number of associations, number of depositors, and amount of deposits in the years 1820, 1825, 1830, 1835, 1840, and 1845 to 1892, inclusive; the number, liabilities, and assets at date of failure of State, savings, private banks, and loan and trust companies in each State that failed during the year ended June 30, 1892; the aggregate number, liabilities, assets and percentage of assets of State, etc., banks that failed during the fiscal years ended on June 30, 1891 and 1892; reports of condition of The First Bank of the United States in January, 1809 and 1811; principal items of resources and liabilities of The Bank (second) of the United States 1817 to 1840; number of banks, amount of specie, circulation, and capital in 1774, 1784, and 1790 to 1804; the number and capital of banks by States, etc., at eight different periods from 1792 to 1830; the number, capital, circulation, deposits, loans, and specie of banks at various periods from 1811 to 1840; the principal items of resources and liabilities by States, of banks in the United States in 1819, 1834 to 1863, and 1873 to 1892; the number of State banks in the United States and their principal resources and liabilities in the years 1834 to 1863 and 1873 to 1892, inclusive; the number, average capital, and deposits of all banks, other than national, as shown by reports to the Internal Revenue Bureau on November 30, 1875 and 1876, and on May 31, 1877 to 1882, inclusive; percentage of depreciation of bank notes during the suspension of specie payments from 1814 to 1817; discount of bank notes in New York in January, 1835 to 1838, inclusive; highest and lowest price of bank notes in Philadelphia in each year from 1814 to 1823 and from 1834 to 1838.

CONCLUSION.

Prior to the passage of the free-banking act a deep-rooted prejudice obtained against national banks as monopolies. They were believed to possess special privileges inimical to the interests of the general public. The act of January 14, 1875, removed all restrictions and extended the powers and privileges of a national bank to any five reputable men who might choose to organize such an institution, thus removing all proper ground of criticism.

All prejudices are long lived, but the one against national banks has possessed unusual vitality. There are many strong and excellently well managed State banks. Some of our States have good banking laws, well enforced, with competent and effective supervision. It is undeniable, however, that away from its immediate locality, a national bank enjoys greater prestige than a State institution. The system lends a credit and standing to its individual members. The actual advantage which national banks possess have won favor, and the prejudice once so strong, has yielded and is fast disappearing before the commercial advantages which the system affords. The large percentage of increase in national banks formed is found in sections where the prejudice was once strongest. It is very gratifying to note this. There is no possible conflict of interests between the national system

and State systems of banking. National banks do a purely commercial business. The various other banking functions are performed by State institutions, and the different boards of direction are so interwoven as to indicate the utmost harmony between State and national institutions.

More liberal provisions of law as to circulation or a reduction of the amount of United States bonds which national banks are compelled to own, would result in largely increasing the number of banks. As it is, each year marks a steady growth in number and in public confidence in the system. They have given the country the best currency and the best commercial service it has ever had, and the good solid business sense of the country can be relied upon to protect and preserve the system.

The work of the Bureau of the Currency is well systematized and is performed by a thoroughly competent and well equipped force of employés.

This force consists of ninety employés, the number having diminished from one hundred and twenty-five in 1876 to ninety at the present time, notwithstanding the fact that the large increase in the number of associations, under the supervision of the Bureau, has necessarily increased the amount of labor to be performed.

I have found all subordinates competent, courteous, and faithful in the discharge of their duties, and it is with pleasure that I acknowledge the valuable aid rendered by those charged with the labor of preparing the statistical matter which appears in this report.

In the second volume of this report, comprising over 1,300 pages, will be found a detailed statement of the condition of all the national banks, as shown by the report of condition of September 30, 1892, arranged by States alphabetically and properly indexed.

A. B. HEPBURN,
Comptroller of the Currency.

Hon. CHARLES F. CRISP,
Speaker of the House of Representatives.

APPENDIX.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE
COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1892.

Name.	Grade.	Salary.
A. Barton Hepburn.....	Comptroller.....	\$5,000
Robert M. Nixon.....	Deputy Comptroller.....	2,800
Hopkins J. Hanford.....	Chief clerk.....	2,500
George M. Coffin.....	Chief of division.....	2,200
Watson W. Eldridge.....	do.....	2,200
Edwin Z. Perkins.....	do.....	2,200
George W. Robertson.....	Superintendent.....	2,200
Amos Webster.....	Teller.....	2,000
Theodore O. Ebaugh.....	Bookkeeper.....	2,000
Charles J. Stoddard.....	Assistant bookkeeper.....	2,000
Edward A. Demaray.....	Clerk class 4.....	1,800
Willis J. Fowler.....	do.....	1,800
John A. Hebrew.....	do.....	1,800
Endicott King.....	do.....	1,800
George T. May.....	do.....	1,800
Edmund E. Schreiner.....	do.....	1,800
Charles McC. Taylor.....	do.....	1,800
Walter Taylor.....	do.....	1,800
Thomas P. Kane.....	Stenographer.....	1,600
Harriet M. Black.....	Clerk class 3.....	1,600
William E. Colladay.....	do.....	1,600
George W. Collison.....	do.....	1,600
Sarah F. Fitzgerald.....	do.....	1,600
Washington K. McCoy.....	do.....	1,600
Isaac C. Miller.....	do.....	1,600
Joseph K. Miller.....	do.....	1,600
Thomas H. Ridgate.....	do.....	1,600
Charles A. Stewart.....	do.....	1,600
William D. Swan.....	do.....	1,600
Ephraim S. Wilcox.....	do.....	1,600
George H. Wood.....	do.....	1,600
Willard E. Buell.....	Clerk class 2.....	1,400
Eliza R. Hyde.....	do.....	1,400
R. Leroy Livingston.....	do.....	1,400
Mary L. McCormick.....	do.....	1,400
Morris M. Ogden.....	do.....	1,400
Carrie L. Pennock.....	do.....	1,400
Margaret L. Simpson.....	do.....	1,400
Ebenezer Southall.....	do.....	1,400
Arthur M. Wheeler.....	do.....	1,400
Frederick Widdows.....	do.....	1,400
Eliza M. Barker.....	Clerk class 1.....	1,200
Eveline C. Bates.....	do.....	1,200
Margaret L. Browne.....	do.....	1,200
Philo L. Bush.....	do.....	1,200
Sarah M. Cartwright.....	do.....	1,200
Loren H. Milliken.....	do.....	1,200
Marie Richardson.....	do.....	1,200
Eliza A. Saunders.....	do.....	1,200
Theresa E. Tilley.....	do.....	1,200
Anna M. Whiteside.....	do.....	1,200
Louisa Campbell.....	Clerk class E.....	1,000
Virginia H. Clarke.....	do.....	1,000
Sarah G. Clemens.....	do.....	1,000
Mary L. Conrad.....	do.....	1,000
William S. Davenport.....	do.....	1,000
Arthur L. Hitchcock.....	do.....	1,000
Alice M. Kennedy.....	do.....	1,000
Emma Lafayette.....	do.....	1,000
Franklin L. Mitchell.....	do.....	1,000
Anna E. Rhodes.....	do.....	1,000
Warren E. Sullivan.....	do.....	1,000
Henry F. Loveaire.....	Engineer.....	1,000
Thomas H. Austin.....	Clerk class D.....	900
Ellen Carey.....	do.....	900
Geraldine Clifford.....	do.....	900
Harry Dresbach.....	do.....	900
E. Allen Frost.....	do.....	900
Margaret E. Gooding.....	do.....	900
Mary B. Harvell.....	do.....	900
Charles S. Hyde.....	do.....	900
Frank T. Israel.....	do.....	900

* Additional as bond clerk, \$200.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS, ETC.—Continued.

Name.	Grade.	Salary.
Lucretia W. Knowlton	Clerk class D	\$900
Mary A. Martin	do	900
William A. Nestler	do	900
Mary E. Oliver	do	900
Adelia M. Stewart	do	900
George C. Sutton	do	900
Julia C. Townsend	do	900
William J. Tucker	do	900
Clara L. Willard	do	900
William Griffiths	Messenger	840
Silas Holmes	Assistant messenger	720
Robert E. Minturn	do	720
John F. Robertson	do	720
Langston W. Allen	Watchman	720
John Earle	do	720
Samuel M. Freeman	Fireman	720
Madison L. Jones	Laborer	660
Daniel H. Mason	do	660
William W. Watson	do	660

EXPENSES OF THE OFFICE OF THE COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDED JUNE 30, 1892.

For special dies, plates, printing, etc	\$76,935.33
For salaries	102,670.76
For salaries, reimbursable by national banks	16,644.42
Total expenses of the office of the Comptroller of the Currency from its organization, May, 1863 to June 30, 1892	7,164,464.51

The contingent expenses of the office are not paid by the Comptroller, but from the general appropriation for contingent expenses of the Treasury Department; no separate account of them is kept in this office.

NAMES AND ADDRESSES OF NATIONAL BANK EXAMINERS, OCTOBER 31, 1892.

Names.	Post-office.
Ainger, D. B.	Charlotte, Mich.
Alden, I. S.	Warren, Pa.
Bostwick, Frederic	Pine Plains, N. Y.
Betts, Madison	Wilmington, Ohio.
Brush, Chas. H.	Fergus Falls, Minn.
Campbell, Chas. J.	Montgomery, Ala.
Carskadon, James T.	Keyser, W. Va.
Chamberlain, Wm. H.	322 Geary street, San Francisco, Cal.
Clary, Charles	Spokane, Wash.
Cook, David A.	Ottawa, Ill.
Day, Daniel	Providence, R. I.
Dengler, Chas. H.	Pottsville, Pa.
Diamond, John E.	Sioux Falls, S. Dak.
Dorr, Chas. M.	Great Falls, N. H.
Ewer, Alfred	P. O. Box 2352, 50 State street, room 25, Boston, Mass.
Ford, Geo. H.	Burton, Geauga County, Ohio.
Galbreath, G. W.	Sedalia, Mo.
Gatchell, Jeremiah	East Blackstone, Mass.
Gannon, John J.	Dallas, Tex.
Getman, E. M.	976 Broadway, West Troy, N. Y.
Griffith, John M.	Wahoo, Nebr.
Groesbeck, Leonard H.	Lansingburg, N. Y.
Hardt, Wm. M.	422 North Thirty-second street, Phila- delphia, Pa.
Herald, Wm. H.	Spokane, Wash.
Holman, Geo. W.	Rochester, Ind.
Jamieson, Chas. T.	Urbana, Ohio.
Kellogg, Edgar J.	Craig, Mo.
Kemp, Harlan W.	Montpelier, Vt.
Kimball, Wm. H.	45 Broadway, New York, N. Y.
McHugh, John	Cresco, Iowa.
McKnight, J. M.	Louisville, Ky.
Miller, Wm., jr.	Mercer, Pa.
Parker, Frank W.	Lewiston, Me.
Stone, Geo. W.	1603 Broome street, Wilmington, Del.
Stone, Geo. A.	Dallas, Tex.
Sturges, James D.	511 Webster avenue, Chicago, Ill.
Tate, S. McD.	Morganton, N. C.
Wilder, Ira H.	Flint, Mich.
Wilson, Amos E.	McPherson, Kans.
Wilson, Eugene T.	Ellensburg, Wash.
Young, Hugh	Central Hotel, Pittsburg, Pa.

A DIGEST OF NATIONAL-BANK CASES.

CONTENTS.

I. Constitutional law.

- (1) Powers of Congress; (2) Powers of the States.

II. Powers and liabilities of national banking associations.

- (1) Implied powers; (2) As to collateral securities; (3) Special deposits; (4) Government securities; (5) Certified check; (6) Purchasing check; (7) Stock; (8) Deposits to secure performance of contract; (9) Loans in excess of one-tenth capital; (10) Real estate; (11) Certificates of deposit; (12) Lien on dividends; (13) Contracts and obligations of old corporation; (14) Place of business; (15) Circulating notes; (16) Business of liquidating association.

III. Ultra vires.

- (1) Dealing in stocks; (2) Purchasing negotiable paper; (3) Lending credit; (4) Mortgages on real estate; (5) When association can not set up want of power.

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- (1) Purchasing its own stock; (2) Lien on stock; (3) May be attached; (4) Capital set free belongs to shareholders; (5) Contract to give shares for business; (6) Transfer of stock; (7) Subscriptions to increase of capital stock; (8) Specific performance of contract to sell.

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- (1) Estopped to deny incorporation; (2) Individual liability; (3) When liability disqualifies from voting; (4) Right to inspect books.

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- (1) Tenure of office; (2) Bonds of officers; (3) Directors must act as a board; (4) Borrowing of association; (5) Liability for violations of law; (6) Directors of converted banks; (7) Retirement of directors.

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- (1) What interest associations may take; (2) On claims against insolvent and liquidating associations; (3) Usury.

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- (1) Officer of the United States; (2) Whom he represents; (3) How far subject to Comptroller's orders; (4) Power of courts to appoint; (5) Debtors of association can not question legality of appointment; (6) Receiver's decision not final; (7) Sale by; (8) Contracts of; (9) Expenses of receivership for association which has gone into liquidation.

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- (1) What may be taxed; (2) Rate; (3) Valuation; (4) Exemptions; (5) Collection of tax from association; (6) License tax; (7) Powers of taxing officers; (8) Enforcement of taxes; (9) Location of association for taxing purposes.

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- (1) Jurisdiction of Federal courts prior to the act of July 12, 1882; (2) Jurisdiction of Federal courts subsequent to act of July 12, 1882; (3) Jurisdiction of State courts; (4) United States can not be subjected to jurisdiction of court; (5) Citizenship.

XII. Suits.

- (1) By and against associations; (2) By shareholders; (3) By receivers; (4) By creditors of insolvent association; (5) For usury; (6) To enforce liability of shareholders; (7) Execution; (8) Attachments; (9) Abatement; (10) Estoppel; (11) Suits against liquidating associations; (12) Transitory and local suits; (13) Survival of suits.

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- (1) Certificate of Comptroller; (2) Evidence of insolvency; (3) Necessity for assessment by Comptroller.

XIV. Crimes.

- (1) Under United States laws; (2) Under State laws; (3) Term "United States currency" in penal statutes.

I. CONSTITUTIONAL LAW.

1. POWERS OF CONGRESS:

- (a) Congress has the constitutional power to incorporate banks. (*McCulloch v. Maryland*, 4 Wheat., 316; *Osborne v. Bank of the United States*, 9 Wheat., 738.)
- (b) Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. (*The Chesapeake Bank v. The First National Bank of Baltimore*, 40 Md., 269.)
- (c) Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. (*Ibid.*)
- (d) The tax imposed on State or national banks paying out the notes of individuals or State banks for circulation is constitutional. (*Veazie Bank v. Fenno*, 8 Wall., 533.)
- (e) So is the tax imposed on them for paying out the circulating notes of municipal corporations. (*Merchants' National Bank of Little Rock v. United States*, 101 U. S., 1.)
- (f) Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." (*Veazie Bank v. Fenno and Mechanics' National Bank of Little Rock v. United States*, *supra.*)
- (g) Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. (*Veazie Bank v. Fenno*, *supra.*)
- (h) Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. (*National Bank of Jefferson v. Fare et al.*, U. S. C. C. (E. D. Texas), 25 Fed. Rep., 209.)

2. POWERS OF THE STATES:

- (a) National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. (*Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29.)
- (b) No authority from the State is necessary to enable a State bank to convert itself into a national banking association. (*Casey v. Galli*, 94 U. S., 673.)
- (c) National banking associations located outside of a State are subject to its restraining acts prohibiting all corporations, not authorized by the law of the State, from keeping therein offices for the purpose of discount and deposit. (*National Bank of Fairhaven v. The Phoenix Warehousing Company*, 6 Hun, 71.)
- (d) It is competent for a State by penal enactments to protect its citizens in their dealings with national banking associations located within the State. (*State v. Fuller*, 34 Conn., 280; see also *Taxation and Jurisdiction*.)

II. POWERS AND LIABILITIES.

1. IMPLIED POWERS:

To the enumerated powers of national banking associations are to be super-added all the powers incidental to the business of banking. (*Pattison v. Syracuse National Bank*, 80 N. Y., 82.)

2. AS TO COLLATERAL SECURITIES:

- (a) A national banking association may take stock of a corporation as collateral security for a loan. (*Shoemaker v. The National Mechanics' Bank*, 2 Abb. U. S., 416; *Canfield v. The State National Bank of Minneapolis*, U. S. C. C. (Dist. Minn.), *Thomp. Nat. Bank Cas.*, 312.)

2. AS TO COLLATERAL SECURITIES—Continued.

(b) And it may take for such purpose the stock of another national banking association. (*National Bank v. Case*, 99 U. S., 628.)

NOTE.—But this point was not necessary to the decision of the case.

(c) A national banking association may take a pledge of personal chattels as security for a loan. (*Pittsburg Locomotive and Car Works v. State National Bank of Keokuk*, U. S. C. C. (Eighth Circuit, 1875), 2 Cent. L. J., 692; 1 *New York Weekly Digest*, 332.)

(d) A national banking association may take as security for a loan the indorsement of a married woman, charging her separate estate. Such security is to be treated as personal security, within the meaning of the banking law, and not as a mortgage. (*Third National Bank v. Blake*, 73 N. Y., 260.)

(e) A national banking association may take as collateral security for a loan a warehouse receipt for merchandise. (*Cleveland, Brown & Co., v. Shoeman*, 40 Ohio St., 176.)

(f) A national banking association may take as security for a loan the stock of a corporation whose entire capital is vested in real estate. Such a loan does not amount to a lending upon mortgage. (*Baldwin v. Canfield*, 26 Minn., 43.)

(g) An agreement by a national banking association to the effect that, in case a note discounted by it shall not be paid, a mortgage given by the maker to his indorser shall inure to the benefit of the association, is not inhibited by the national banking law. (*First National Bank v. Haire*, 36 Iowa, 443; see also *National Bank v. Matthews*, 98 U. S., 621.)

(h) A national banking association having taken a mortgage on real estate to secure a debt previously contracted may, in order to protect itself, pay off a prior lien on the said real estate; and the lien which it thus acquires it may enforce. (*Ornn v. Merchants' National Bank*, 16 Kans., 341; *Holmes v. Boyd*, 30 Ind., 332.)

(i) Where a national banking association has taken collaterals to secure a loan, and, after the loan has been repaid, holds them to secure future advances, it is not a gratuitous bailee; and it is responsible for the loss of such collaterals occasioned by its lack of ordinary care and diligence, though at the time the bailor was not indebted to it. (*Third National Bank of Baltimore v. Boyd*, 44 Md., 47.)

3. SPECIAL DEPOSITS:

(a) A national banking association may receive special deposits. The provision in section 5228, Revised Statutes, authorizing an association "to deliver special deposits" implies that it may receive them as a part of its legitimate business; and this implication is as effectual as an express declaration to the same effect would have been. (*National Bank v. Graham*, 100 U. S., 699.)

(b) National banking associations have power to receive special deposits either gratuitously or otherwise. (*Pattison v. Syracuse National Bank*, 80 N. Y., 82.)

(c) But the executive officers of an association can not bind it as a gratuitous bailee, unless they have a special authority from the board of directors so to do, or there exists a general custom or usage to that effect. (*First National Bank of Lyons v. Ocean National Bank*, 60 N. Y., 278.)

4. GOVERNMENT SECURITIES:

(a) National banking associations can engage in the business of dealing in and exchanging Government securities. (*Van Leuven v. First National Bank*, 54 N. Y., 671; *Yerkes v. National Bank of Port Jervis*, 69 N. Y., 383; *Leach v. Hale*, 31 Iowa, 69.)

(b) And where an association receives United States bonds of one class for the purpose of having them converted into bonds of another class, it is not a mere mandatary, but is responsible for the failure to deliver the bonds on demand. (*Leach v. Hale*, *supra*.)

5. CERTIFIED CHECK:

A national banking association may "certify" a check. A "certified" check is not within the meaning of section 5183, Revised Statutes, which prohibits the issuing of post-notes or any notes to circulate as money other than such as are authorized by the national banking law. (*Merchants' National Bank v. State National Bank*, 10 Wall., 604.)

6. PURCHASING CHECK:

A national bank may buy a check drawn upon another bank; and whether the check is payable to order or to bearer is immaterial. (*First National Bank of Rochester v. Harris*, 108 Mass., 514.)

7. STOCK:

- (a) A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. (*First National Bank of Charlotte v. National Exchange Bank of Baltimore*, 92 U. S., 122.)
- (b) And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. (*Ibid.*)
- (c) A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. (*First National Bank of North Bennington v. Town of Bennington*, U. S. C. C. (Dist. Vt.), *Browne's N. B. Cas.*, 437; see also *Lyons v. Lyons National Bank*, 19 *Blatch.*, 279.)

8. DEPOSITS TO SECURE PERFORMANCE OF CONTRACT:

A national banking association may receive a deposit to be held by it as security for the faithful performance of a contract between the depositor and another. (*Bushnell v. The Chautauqua County National Bank*, 10 *Hun.*, 378.)

NOTE.—But the court put the decision upon the further ground that even were the contract *ultra vires*, the association, having received the deposit, was estopped from setting up its want of power.

9. LOANS IN EXCESS OF ONE-TENTH CAPITAL:

- (a) Sec. 5200, Revised Statutes, which provides that the total liabilities to any association of any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. (*Gold Mining Company v. Rocky Mountain National Bank*, 96 U. S., 640; *O'Hare v. Second National Bank of Titusville*, 77 *Penn. St.*, 96; *Shoemaker v. The National Mechanics' Bank*, 2 *Abb. U. S.*, 416; *Stewart v. National Union Bank of Maryland*, 2 *Abb. U. S.*, 424.)
- (b) A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. (*O'Hare v. Second National Bank of Titusville*, *supra.*)
- (c) And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent of the capital of the association. (*Elder v. First National Bank of Ottawa*, 12 *Kans.*, 238.)
- (d) Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterward converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating section 5200, Revised Statutes. (*Allen v. The First National Bank of Xenia*, 23 *Ohio St.*, 97.)

10. REAL ESTATE:

- (a) Where a national banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable. And the title of the association to such real estate is good until assailed in a direct proceeding by the Government. (*Reynolds v. Crawfordsville Bank*, 112 U. S., 405; see also *National Bank v. Matthews*, 98 U. S., 621; *National Bank v. Whitney*, 103 U. S., 99; *Swope v. Leflingwell*, 105 U. S., 3; *Fortier v. New Orleans Bank*, 112 U. S., 439.)
- (b) The amount of real estate which a national banking association may purchase to secure a pre-existing debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. (*Upton v. National Bank of South Reading*, 120 *Mass.*, 153.)
- (c) Where the purpose is to secure a debt previously contracted, a national banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. (*Libby v. Union National Bank*, 99 *Ill.*, 622.)
- (d) Where a national banking association sells real estate it may take a mortgage thereon to secure the payment of the purchase-money. (*New Orleans National Bank v. Raymond*, 29 *La. Ann.*, 355.)

11. CERTIFICATES OF DEPOSIT:

National banking associations may issue certificates of deposit. Such certificates are not post-notes within the prohibition of section 5183, Revised Statutes. (*Hunt v. Appellant*, 141 *Mass.* 515; *Riddle v. First National Bank*, 27 *Fed. Rep.*, 503.)

12. LIEN ON DIVIDENDS:

An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. (*Hager v. Union National Bank*, 63 Me., 509.)

13. CONTRACTS AND OBLIGATIONS OF OLD CORPORATION:

- (a) Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. (*City National Bank v. Phelps*, 97 N. Y., 44.)
- (b) And it is liable, after the conversion, for all the obligations of the old institution. (*Coffey v. The National Bank of Missouri*, 46 Mo., 140; *Kelsey v. The National Bank of Crawford*, 69 Penn. St., 426.)
- (c) A national banking association organized as the successor of a State bank may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. (*Bank v. McIntire*, 40 Ohio St., 528.)
- (d) And such association will be liable to the depositors of the former bank. (*Eans v. Exchange Bank*, 79 Mo., 182.)

14. PLACE OF BUSINESS:

- (a) The provisions requiring "the usual business" of the association to be transacted "at an office or banking-house in the place specified in its organization certificate" must be construed reasonably; and a part of the legitimate business of the association which can not be transacted at the banking-house may be done elsewhere. (*Merchants' Bank v. State Bank*, 10 Wall., 604.)
- (b) Although the general business of a national banking association is to be transacted at its place of business, yet if the association is fully advised of the facts, and does not object, and there is no fraud, its officers, when acting within the general scope of their authority, may bind it by acts done at another place. (*Burton v. Burley*, 9 Biss., 253.)
- (c) Under Revised Statutes, section 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking-house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. (*Armstrong v. National Bank of Springfield*, 38 Fed. Rep., 883.)
- (d) Whatever the terms of such an arrangement being made before the date of the drawee bank's certificate of authorization, it is invalid under Revised Statutes, section 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." (*Ibid.*)

15. CIRCULATING NOTES:

The circulating notes of a national banking association are valid though they do not bear the imprint of the seal of the Treasury. Such imprint was intended to be simply evidence of the contract, and forms no part of the contract itself. (*United States v. Bennett*, 17 Blatch., 357.)

16. BUSINESS OF LIQUIDATING ASSOCIATION:

After an association goes into liquidation there is no authority on the part of its officers to transact any business in its name so as to bind its shareholders, except that which is implied in the duty of liquidation, unless such authority has been expressly conferred by the shareholders. (*Richmond v. Irons*, 121 U. S., 27.)

III. ULTRA VIRES.

1. DEALING IN STOCKS:

- (a) A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. (*First National Bank of Allentown v. Hoch*, 89 Penn. St., 324; *Weckler v. The First National Bank of Hagerstown*, 42 Md., 581.)
- (b) A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. (*First National Bank v. National Exchange Bank*, 92 U. S., 122.)

NOTE.—But see, as to its power to deal in Government securities, *Powers*, 4.

2. PURCHASING NEGOTIABLE PAPER:

A national banking association can not purchase negotiable paper. (*Lazear v. National Union Bank of Baltimore*, 52 Md., 78; *First National Bank of Rochester v. Pierson*, 24 Minn., 140; see also *Farmers and Mechanics' Bank v. Baldwin*, 23 Minn., 198. But see *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.)

3. LENDING CREDIT:

- (a) A national banking association can not lend its credit. (*Johnson v. Charlottesville National Bank*, 3 Hughes, 657; *Seligman v. Charlottesville National Bank*, 3 Hughes, 647.)
- (b) A national banking association can not guaranty the paper of a customer for his accommodation. (*Seligman v. Charlottesville National Bank*, supra.)
- (c) The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. (*Johnson v. Charlottesville National Bank*, supra.)

4. MORTGAGES ON REAL ESTATE:

- (a) National banking associations are by implication prohibited from taking mortgages on real estate as security for contemporaneous loans. (*National Bank v. Matthews*, 98 U. S., 621; *Fowler v. Scully*, 72 Penn. St., 456; *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Commonwealth Bank v. Clark*, 4 Mo., 59; *Crocker v. Whitney*, 71 N. Y., 161; *Fridley v. Bowen*, 87 Ill., 151.)
- (b) But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. (*National Bank v. Matthews*, supra; *National Bank v. Whitney*, 103 U. S., 99; *Swope v. Leffingwell*, 105 U. S., 3; *Reynolds v. National Bank*, 112 U. S., 405; *Fortier v. National Bank*, 112 U. S., 439.)

NOTE.—These decisions overrule, on this point, *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Crocker v. Whitney*, supra; *Fowler v. Scully*, supra; *Matthews v. Skinner*, 62 Mo., 329; *Woods v. People's National Bank of Pittsburg*, 83 Penn. St., 57; *Fridley v. Bowen*, supra.

5. WHEN ASSOCIATION CAN NOT SET UP WANT OF POWER:

Where a national banking association has entered into a contract which it was not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. (*Casey v. La Société de Crédit Mobilier*, 2 Woods, 77; *German National Bank v. Meadowcroft*, 95 Ill., 124.)

IV. STOCK.

1. PURCHASING ITS OWN STOCK:

Where a national banking association purchases shares of its own stock, and divides them among its directors, to whom the shares are transferred upon the stock books, the transaction is void, and no title passes. (*Meyers v. Valley National Bank*, U. S. D. C. (E. Dist. Mo.), 13 *National Bankruptcy Register*, 34.)

2. LIEN ON STOCK:

- (a) A national banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. (*Bullard v. National Bank*, 18 Wall., 589; *Bank v. Lanier*, 11 Wall., 369; *Conklin v. The Second National Bank*, 45 N. Y., 655.)
- (b) A national banking association can not take a pledge of its stock to secure a deposit made by it with another bank. Such a transaction amounts to a lending upon the security of its own shares. (*Bank v. Lanier*, supra.)
- (c) Though a bank is prohibited from lending money upon the security of its own shares, yet, if the shares have been sold and the proceeds applied to the payment of the debt, the courts will not aid the shareholder to recover the value of the shares. He can dispute the validity of the transaction only while the contract is executory, and the security still subsists in the possession of the bank. (*National Bank of Xenia v. Stewart*, 107 U. S., 676.)

3. MAY BE ATTACHED:

The stock of a shareholder indebted to it may be attached by the association and sold on execution. (*Hager v. Union National Bank*, 63 Me., 509.)

4. CAPITAL SET FREE BELONGS TO SHAREHOLDERS:

When a national banking association reduces its capital stock the amount of capital thus released belongs to the shareholders pro rata and must be returned to them; and it can not be retained by the association for a surplus. (*Seely v. New York National Exchange Bank*, 8 Daly, 400; S. C., 4 Abb. N. C., 61; affirmed, 78 N. Y., 608.)

5. CONTRACT TO GIVE SHARES FOR BUSINESS:

Where an association has made or ratified a contract to give a person a certain number of the shares of its stock, upon condition that he will continue to do his business with it, and derives the benefit from this contract, the other party may recover of the association the value of the shares. (*Rich v. State National Bank of Lincoln*, 7 Nebr., 231.)

6. TRANSFER OF STOCK:

- (a) The transfer of shares in national banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. (*Johnson v. Laflin*, 103 U. S., 800.)
- (b) The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. (*Ibid.*)
- (c) A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares, at any time, to any person capable in law of purchasing and holding the same, and of assuming the transferor's liabilities in respect thereto; and this right is not, in such cases, subject to the control of the directors or other stockholders. (*Johnson v. Laflin*, 5 Dill., 65.)
- (d) Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. (*Johnson v. Laflin*, *supra.*)
- (e) When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase-money, the sale is complete and the title passes. (*Ibid.*)
- (f) Where a cashier who is intrusted by the directors with the duty of transferring the stock of the association refuses, for insufficient reasons, to transfer shares, and the association subsequently becomes insolvent, the owner of the shares may maintain an action against the receiver for the injury sustained. (*Case v. Citizens' Bank*, 100 U. S., 446.)
- (g) Where a shareholder who has sold his stock has delivered to the bank the certificates of stock and a power of attorney, with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterward become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. (*Whitney v. Butler*, 118 U. S., 655.)
- (h) But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. (*Richmond v. Irons*, 121 U. S., 27.)
- (i) Where a shareholder of a national bank makes a bona fide sale of his stock, and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Revised Statutes, section 5151, to pay the bank's debts. (*Hayes v. Shoemaker*, 39 Fed. Rep., 319.)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK:

- (a) Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription and payment are upon the implied condition that the increase shall be in the exact amount so fixed; and if such amount is changed, the subscriber may avoid the subscription and recover the amount paid in. (*Eaton v. Pacific Bank*, 144 Mass., 260.)
- (b) And the certificate of the Comptroller of the Currency that the amount of the increase in another sum has been paid in, which amount includes what was paid by the dissenting subscriber, will not be conclusive upon such subscriber. (*Ibid.*)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK—Continued.

- (c) But if such subscriber has assented to or ratified the change he will be held a shareholder. (*Delano v. Butler*, 118 U. S., 634.)
- (d) National banks have no authority to increase their capital stock except as provided by Revised Statutes, sec. 5142, and act of Congress May 1, 1886; and where an increase is attempted to be made without obtaining the consent of two-thirds of the stock, the payment in full of the amount of such increase, and the certificate and approval of the Comptroller of the Currency, as required by those statutes, the proceedings are invalid, and preliminary subscriptions to such increase can not be enforced. (*Armstrong v. Stanage et al.*, 37 Fed. Rep., 508.)
- (e) A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. (*Ibid.*)
- (f) When the previous proceedings looking to an increase in the capital stock of a national bank have been regular and all that are requisite, and a stockholder subscribes to his proportionate part of the increase and pays his subscription, the law does not attach to the subscription a condition that it is to be void if the whole increase authorized be not subscribed; although there may be cases in which equity would interfere to protect him in case of a material deficiency. (*Aspinwall v. Butler*, 133 U. S., 595.)
- (g) The Comptroller of the Currency has power by law to assent to an increase in the capital stock of a national bank less than that originally voted by the directors, but equal to the amount actually subscribed and paid for by the shareholders under that vote. (*Ibid.*)
- (h) Where one subscribes for shares in an increase of capital stock of a national bank and pays for the same without waiting to see whether the whole amount of the increase is taken, he is bound by such subscription and payment, though the amount of the increase is afterward reduced by the bank and the Comptroller of the Currency. (*Butler v. Eaton*, 141 U. S., 240.)

8. SPECIFIC PERFORMANCE OF CONTRACT TO SELL:

A specific performance of a contract to sell the stock of a national banking association will not be enforced in favor of a purchaser who places his claim for equitable relief upon the ground that he desires to obtain control of the association. Such an object is contrary to public policy. (*Foll's Appeal*, 81 Penn. St., 434.)

V. SHAREHOLDERS.

1. ESTOPPED TO DENY INCORPORATION:

A shareholder who has held himself out to the world as such is estopped to deny that the association was legally incorporated. (*Casey v. Galli*, 94 U. S., 673; *Wheelock v. Kost*, 77 Ill., 296.)

2. INDIVIDUAL LIABILITY:

- (a) The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. (*Kennedy v. Gibson*, 8 Wall., 498; *National Bank v. Case*, 99 U. S., 628; *Casey v. Galli*, 94 U. S., 673.)
- (b) The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. (*United States v. Knox*, 102 U. S., 422.)
- (c) A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. (*Bowdell v. Farmers and Merchants' National Bank of Baltimore*, U. S. C. C. (D. Md., 1877); *Browne's N. B. Cas.*, 147.)
- (d) The individual liability of a shareholder adheres to his estate after his death until his place as a member of the association is taken by some new shareholder. (*Davis v. Weed*, U. S. D. C. (Dist. Conn.), reported 44 Conn., 569.)
- (e) The receiver has a valid claim against the estate generally of a deceased shareholder who died prior to the insolvency of the bank, but whose stock has not been transferred. (*Richmond v. Irons*, 121 U. S., 27; *Davis v. Weed*, *supra*.)

2. INDIVIDUAL LIABILITY—Continued.

- (f) And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. (*Davis v. Weed, supra.*)
- (g) Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. (*Ibid.* But see *Witters v. Sowles*, 32 Fed. Rep., 30.)
- (h) The United States district court has jurisdiction of an action at law brought by the receiver of a national bank to recover an assessment made upon a stockholder, and the action may be maintained in such event against the executor of a deceased stockholder. (*Stephens v. Bernays, U. S. C. C., E. D. Mo.*)
- (i) One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. (*National Bank v. Case*, 99 U. S., 628; *Moore v. Jones*, 3 Woods, 53; *Bowdell v. Farmers and Merchants' National Bank of Baltimore, supra*; *Hale v. Walker*, 31 Iowa, 344; *Wheelock v. Kost, supra.*)
- (j) And a subscription to stock of a national bank and payment in full on the subscription and entry of the subscriber's name on the books as a stockholder constitutes the subscriber a shareholder without taking out a certificate. (*Pacific National Bank v. Eaton*, 141 U. S., 227.)
- (k) But a pledgee of shares of stock in a national bank who in good faith and with no fraudulent intent takes the security for his benefit in the name of an irresponsible trustee for the avowed purpose of avoiding individual liability as a shareholder, and who exercises none of the powers or rights of a stockholder, incurs no liability as such to creditors of the bank in case of its failure. (*Anderson, Receiver, v. Warehouse Company*, 111 U. S., 479.)
- (l) And where stock has been transferred as collateral security for a loan, with the understanding that in case of default in the payment of the loan the shares shall be sold, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. (*Magruder v. Colston*, 44 Md., 349.)

NOTE.—The court put the decision upon the ground that the sale was in pursuance of a stipulation which formed a part of the contract between the original owner and his transferee. See also *Holyoke Bank v. Burnham*, 11 Cush., 187, upon the authority of which the Maryland case was decided.

- (m) If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. (*Davis v. Essex Baptist Society, U. S. D. C. (Dist. Conn.), reported 44 Conn., 582.*)
- (n) A transfer of shares for the purpose of avoiding liability, though made "out and out" is void. (*National Bank v. Case, supra*; *Bowden v. Santos*, 1 Hughes, 158.)
- (o) And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares, without consideration, to a person unable to respond to the assessment, the transfer may be set aside and the individual liability of the transferer enforced. (*Bowden v. Johnson*, 107 U. S., 251.)
- (p) The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. (*Davis v. Stevens*, 17 Blatch., 259.)

NOTE.—The case of the owner of the stock is thus different from that of a pledgee. (See *Anderson v. Warehouse Company, supra.*)

- (q) Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. (*Delano v. Butler*, 118 U. S., 634.)
- (r) The individual liability of the shareholders of an insolvent association may be enforced for the purpose of paying all of its liabilities, and not merely for the purpose of paying its "debts," technically so-called. (*Stanton v. Wilkeson*, 8 Ben., 357.)
- (s) The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements after the association is put into liquidation and receive from the president payment of their

2. INDIVIDUAL LIABILITY—Continued.

claims in paper of the association, or the individual notes of the president himself, indorsed or guaranteed in the name of the association, are not to be considered as creditors of the association entitled to subject the stockholders to individual liability; for these are new contracts. (*Richmond v. Irons*, 121 U. S., 27.)

- (t) The individual liability of the stockholders is enforceable only in behalf of all the creditors, and any security given by a stockholder for his liability in this respect should likewise be for the benefit of all the creditors. Accordingly, a mortgage of all the individual property of a stockholder, made after the bank has closed its doors, for the purpose of securing a single depositor, is void as against a judgment obtained against such stockholder in an action by the receiver to recover the amount of his individual liability. (*Gatch v. Fitch*, 34 Fed. Rep., 566.)
- (u) Where a married woman is by the State law capable of holding stock in a national bank in her own right, she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. (*Witters v. Sowles*, 35 Fed. Rep. 640; S. C. 32 Fed. Rep., 767.)
- (v) Married women, who are permitted by the laws of the State in which they reside to become shareholders in national banks, are liable to assessments under the national banking laws. (*In re*, First National Bank of St. Albans, 49 Fed. Rep., 120.)
- (w) The coverture of a married woman, who is a shareholder in a national bank, does not prevent the receiver of the bank from recovering judgment against her for the amount of an assessment levied upon the shareholders equally and ratably under the statute. (*Keyser v. Hitz*, 133 U. S., 138.)
- (x) While it is undoubtedly the rule as regards stockholders that one put upon the books as a stockholder without his consent can not be held for any liability in respect to such stock, yet where the person to whom the stock is transferred is a director of the bank, and is concerned in the management of its affairs, he must be presumed to have knowledge of the fact that the stock stood in his name, and if he has not repudiated the transfer to himself is liable as the holder of such stock. (*Brown v. Finn*, 34 Fed. Rep., 124.)
- (y) In such case the mere return of the dividends paid upon the stock to the person by whom the transfer was made will not be a sufficient repudiation thereof. (*Ibid*.)
- (z) A person who received dividends on shares of stock standing in his name on the books of a national bank is estopped from denying his liability on the ground that he returned the same by check to an officer of the bank. He is presumed to be the owner of the stock when his name appears upon the books of the bank, and the burden of proof is upon him to show that he is not in fact the owner. (*Finn v. Brown*, 142 U. S., 56.)
- (aa) The State statute of limitations applies to a suit brought by the receiver of a national bank against a shareholder to recover an assessment upon his stock to pay the debts of the bank. (*Butler v. Poole*, 44 Fed. Rep., 586.)

3. WHEN LIABILITY DISQUALIFIES FROM VOTING:

The provision of section 5144, Revised Statutes, which disqualifies shareholders "whose liability is past due and unpaid" from voting at meetings of shareholders, applies only to liability for unpaid subscriptions for stock. (*United States ex rel. v. Barry*, 36 Fed. Rep., 246.)

4. RIGHT TO INSPECT BOOKS:

Code of Alabama, 1886, section 1677, which provides that stockholders of all corporations have the right to have access to and inspection and examination of the books, records, and papers of the corporation at all reasonable and proper times, applies to national banks located within the State; and *mandamus* will lie against the officer having custody of the books to enforce the right. (*Winter v. Baldwin*, 7 So., Rep., 734.)

VI. OFFICERS.

1. TENURE OF OFFICE:

- (a) The officers of a national banking association can hold their positions only by the tenure specified in section 5136, Revised Statutes, viz, the pleasure of the board of directors. (*Harrington v. First National Bank of Chittenango*, S. C. N. Y., 1873, *Thomp. N. B. Cas.*, 761; see also *Taylor v. Hutton*, 43 Barb., 195.)

1. TENURE OF OFFICE—Continued.

- (b) Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists, though the association has adopted no by-laws. (*Taylor v. Hutton, supra.*)

2. BONDS OF OFFICERS:

- (a) It is not necessary that national banking associations shall signify their approval of the official bonds of their officers by memoranda entered upon the journals or minutes of the directors. The acceptance is to be presumed from the retention of the bond, and from the fact that the officer is permitted to enter upon or continue in the discharge of his duties. (*Grover v. The Lebanon National Bank, 10 Bush., 23.*)
- (b) Where the sureties of an officer can reasonably be presumed to have been deceived by the statement of the condition of the bank published just prior to the execution of the bond, and to have been led to think that there was no deficit, whereas there had been a misapplication of a large part of the funds by the officer whose bondsmen they became, which fact would have been ascertained had the directors exercised ordinary diligence, the sureties are discharged from their liability. (*Grover v. The Lebanon National Bank, supra.*)

3. DIRECTORS MUST ACT AS A BOARD:

The election of an individual as a director does not constitute him an agent of the corporation with authority to act separately and independently of his fellow members. It is the board duly convened and acting as a unit that is made the representative of the association. The assent or determination of the members of the board acting separately and individually is not the assent of the corporation. The law proceeds upon the theory that the directors shall meet and counsel with each other, and that any determination affecting the association shall be arrived at and expressed only after a consultation at a meeting of the board, attended by at least a majority of its members. (*National Bank v. Drake, 35 Kans., 564.*)

4. BORROWING MONEY OF ASSOCIATION:

An officer may, in the ordinary course of business, borrow money of the association. (*Blair v. First National Bank of Mansfield, U. S. C. C. (N. D. Ohio), 1877, 10 Chicago Legal News, 84.*)

5. LIABILITY FOR VIOLATIONS OF LAW:

- (a) All directors who participate in and assent to a loan in excess of one-tenth of the capital of the bank, in violation of section 5200, Revised Statutes, will be liable to the bank for all damages sustained by it in consequence of such loan. (*Witters v. Sowles, 31 Fed. Rep., 1.*)
- (b) If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. (*Second National Bank of Oswego v. Burt, XIV New York Weekly Digest, 290. Reversed in court of appeals on ground that transaction was discount of bill of exchange drawn against actually existing values, 93 N. Y., 233.*)
- (c) The directors of a national bank will not be held liable for loss occasioned to the bank through the frauds of a co-director in which they had no part, and which were perpetrated without their connivance or knowledge. It is not sufficient to charge them with liability that the frauds might have been prevented by the exercise on their part of a proper degree of supervision over the affairs of the bank. (*Movius v. Lee, U. S. C. C. (N. D. N. Y.), 30 Fed. Rep., 298.*)
- (d) But directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of the bank, and this includes something more than officiating as figureheads; they are entitled under the law to commit the banking business as defined to the duly authorized officers, but this does not absolve them from the duty of reasonable supervision nor ought they be permitted to be shielded from liability because of want of knowledge of wrongdoing if that ignorance is the result of gross inattention. (*Briggs v. Spaulding, 141 U. S., 131.*)
- (e) Directors of a national bank are "officers" within the meaning of Revised Statutes, United States, section 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. (*United States v. Means et al., 42 Fed. Rep., 599.*)

5. LIABILITY FOR VIOLATIONS OF LAW—Continued.

- (f) The personal liability of directors of a national bank for violation of Revised Statutes, United States, section 5204, by declaring dividends in excess of net profits, and of section 5200, for loaning to separate persons, firms, or corporations amounts exceeding one tenth of the capital stock, can not be enforced in an action at law. (*Welles v. Graves*, 41 *Fed. Rep.*, 459.)
- (g) Under Revised Statutes, United States, section 5239, providing that if the directors of a national bank shall violate any of the provisions of the title relating to the organization and management of banks, the franchises of the bank shall be forfeited, such violation, however, to be determined by a proper court of the United States in a suit therefor by the Comptroller, and that in cases of such violation every director participating therein shall be personally liable for all damages which the bank, its shareholders, or any other person shall have sustained in consequence thereof, the Comptroller can not authorize the receiver to bring suit, under section 5234, to enforce such personal liability, until it has been adjudged by a proper court that such acts have been done as authorize a forfeiture of the charter. (*Ibid.*)
- (h) The right to maintain an action under Revised Statutes, United States, section 5239, to recover from a bank director the damages sustained by his bank in consequence of excessive loans made by him while serving in the capacity of director, is not affected by the fact that the Comptroller has or has not procured a forfeiture of the bank's charter. (*Stephens v. Overstolz*, 43 *Fed. Rep.*, 771.)
- (i) For services performed by the district attorney in bringing a suit against a national bank, and obtaining a forfeiture of its charter, he is not entitled to more than \$10, the fees prescribed by section 824, there being no other law of the United States giving a compensation to a district attorney for such services. (*Bashaw v. United States*, 47 *Fed. Rep.*, 40.)
- (j) A stockholder of an insolvent national bank for which a receiver has been appointed can not maintain an action at law against the directors for the purpose of making them personally liable for the mismanagement of the bank, but the action must be brought by the receiver. (*Howe v. Barney*, 45 *Fed. Rep.*, 668.)
- (k) Revised Statutes, United States, sections 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. (*National Exchange Bank v. Peters et al.*, 44 *Fed. Rep.*, 13.)

6. DIRECTORS OF CONVERTED BANKS:

- (a) When a State bank is converted into a national banking association all of the directors at the time will continue to be the directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. (*Lockwood v. The American National Bank*, 9 *R. I.*, 308.)
- (b) And *semble*, that the directors of a bank at the time of its conversion into a national banking association are not required to take the oath of directors. (*Ibid.*)
- (c) But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. (*Ibid.*)

7. RETIREMENT OF DIRECTORS:

- (a) The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. (*Morius v. Lee*, 30 *Fed. Rep.*, 298.)
- (b) The president being the head of the board, a resignation to him is a resignation to the board. (*Ibid.*)
- (c) A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. (*Ibid.*)

VII. INTEREST.

1. WHAT INTEREST ASSOCIATIONS MAY TAKE:

- (a) The provision in section 30 of the act of 1864 "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and, therefore, a national banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. (*Tiffany v. National Bank of the State of Missouri*, 18 Wall., 409.)
- (b) But it is not to be inferred from *Tiffany v. National Bank of Missouri* that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. (*National Bank v. Johnson*, 104 U. S., 271.)
- (c) The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national banking association to do so. (*Duncan v. First National Bank of Mount Pleasant*, U. S. D. C. (W. D. Penn., 1878), 11 Bank Mag., 787; *Gruber v. First National Bank*, 87 Penn. St., 468.)
- (d) Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent interest on such loans. (*In re Wild*, 11 Blatch., 243.)
- (e) Where by the statutes of the State parties are authorized to contract for any rate of interest, national banking associations in that State may likewise contract for any rate, and are not limited to 7 per cent. (*Hinds v. Marmelejo*, 60 Cal., 229; *National Bank v. Bruhn*, 64 Texas, 571.)

2. ON CLAIMS AGAINST INSOLVENT AND LIQUIDATING ASSOCIATIONS:

- (a) A depositor in a national banking association which has become insolvent is entitled to interest on his deposit. (*National Bank of Commonwealth v. Mechanics' National Bank*, 94 U. S., 437.)
- (b) He is entitled to interest from the date of the suspension of payments; and no demand upon the association is necessary. (*Chemical National Bank v. Bailey*, 12 Blatch., 480.)
- (c) Claims, when proved to the satisfaction of the Comptroller, are upon the same footing as if put in judgment, and therefore bear interest; and the fact that, under certain circumstances, there might be thus a compounding of interest will not defeat the right to interest. (*National Bank of Commonwealth v. Mechanics' National Bank*, *supra*.)
- (d) But where a creditor has obtained judgment against an insolvent national banking association for the full amount of his claim and interest, he is not entitled to interest upon the face of the judgment, but only upon the amount of the claim at the time of the failure. (*White v. Knor*, 111 U. S., 784.)
- (e) The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. (*Chemical National Bank v. Bailey*, *supra*.)
- (f) The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. (*Casey v. Galli*, 94 U. S., 673.)
- (g) In the case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. (*Richmond v. Irons*, 121 U. S., 27.)

3. USURY:

- (a) The usury laws of the States do not apply to national banking associations. (*Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29; *Central National Bank v. Pratt*, 115 Mass., 539; *First National Bank v. Gorlinghouse*, 22 Ohio St., 492; *Davis v. Randall*, 115 Mass., 547; *Hintermister v. First National Bank*, 64 N. Y., 212.)
- (b) And the remedies provided by the State for the taking of usury can not be resorted to. (*Farmers and Mechanics' Bank v. Dearing*, *supra*; *Wiley v. Starbuck*, 44 Ind., 298.)
- (c) The taking of illegal interest by a national banking association does not render the contract void. (*Farmers and Mechanics' Bank v. Dearing*, *supra*.)

3. USURY—Continued.

- (d) It does not invalidate an indorsement or a guaranty of the notes upon which the usurious interest was paid. (*Oates v. First National Bank of Montgomery*, 100 U. S., 239; *Lazzar v. National Union Bank of Baltimore*, 52 Md., 78.)
- (e) But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. (*Lucas v. Government National Bank*, 78 Penn. St., 228.)
- (f) The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. (*Shunk v. The First National Bank of Gallion*, 22 Ohio St., 508.)
- (g) The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. (*Johnson v. National Bank of Gloversville*, 74 N. Y., 329; affirmed in *National Bank v. Johnson*, 104 U. S., 271.)
- (h) By charging more than legal interest on overdrafts, a national banking association loses the right to recover any interest at all. (*Third National Bank of Philadelphia v. Miller*, 90 Penn. St., 241.)
- (i) The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. (*Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.)
- (j) Usurious interest which has been paid to a national banking association can not be applied by way of payment or set-off in any action by the association to recover the amount of the loan. (*Barnet v. Muncie National Bank*, 98 U. S., 855.)
- (k) Nor can the penalty for taking the usurious interest be recovered by way of counter-claim in such action, but a separate action must be brought therefor. (*Ibid.*)

NOTE.—This case overrules portions of the decisions in *Lucas v. Government National Bank*, *supra*; *Overholt v. National Bank*, 82 Penn. St., 490; *Cake v. The First National Bank of Lebanon*, 83 Penn. St., 303.

- (l) A director is not by reason of his position estopped from setting up the defense of usury in an action brought against him by the association. (*Bank of Cadiz v. Slemons*, 34 Ohio St., 142.)
- (m) Where a national banking association has discounted notes for another bank at a usurious rate of interest, the fact that the other bank has charged illegal interest on those notes to its customers will not affect its right to set up the defense of usury in an action by the association. (*Third National Bank of Philadelphia v. Miller*, *supra*.)
- (n) The amount which may be recovered from the association as a penalty is twice the amount of interest paid, and not simply twice the amount in excess of the legal rate. (*Crocker v. First National Bank of Chetopa*, U. S. C. C. (Eighth Circuit), 3 Am. L. T. [N. S.], 350; *Overholt v. National Bank of Mount Pleasant*, 82 Penn. St., 490; see also *Barnet v. Muncie National Bank*, *supra*.)
- (o) The purchase of accepted drafts by a national bank from the holder without his indorsement at a greater reduction than lawful interest on their face value is a discounting of those drafts, within the meaning of Revised Statutes, United States, section 5197, which prohibits such bank from taking interest on any loan or discount made by it at a greater rate than is allowed by the laws of the State where it is situated. (*Danforth et al. v. National State Bank of Elizabeth*, C. C. of Appeals (Third Circuit), 48 Fed. Rep., 271.)

VIII. INSOLVENT ASSOCIATIONS.

1. NOT SUBJECT TO BANKRUPT ACT:

National banking associations were not subject to the bankrupt act while that act was in force. (*In re Manufacturers' National Bank*, 5 Biss., 499.)

2. WHAT CONSTITUTES INSOLVENCY:

The term "insolvency," as used in section 5242, Revised Statutes, forbidding transfer of the assets of national banking associations after, or in contemplation of, such insolvency, has the same meaning as it had when applied to traders in the bankrupt act; that is, it does not mean an absolute inability of a debtor to pay his debt at some future time, upon a settlement and winding up of his affairs, but a present inability to pay in the ordinary course of business. (*Case v. Citizens' Bank of Louisiana*, 2 Woods, 23; *Market Bank v. Pacific National Bank*, 30 Hun, 50.)

3. ASSETS A TRUST FUND:

Upon the appointment of a receiver all the assets of the association become in his hands a trust fund which the statute of limitations does not touch or affect. (*Riddle v. First National Bank, U. S. C. C. (W. D. Penn.), 27 Fed. Rep., 503.*)

NOTE.—But this point was not necessary to the decision of the case, for suits against insolvent corporations are by a law of Pennsylvania expressly excluded from the operation of the statute.

4. UNITED STATES HAS NO PRIORITY:

- (a) Section 3466, which gives the United States a priority for all claims it has against insolvent debtors, does not apply to the case of an insolvent national banking association. (*Cook County National Bank v. United States, 107 U. S., 445.*)
- (b) And as against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem the notes. (*Ibid.*)
- (c) And upon the failure of an association its 5 per cent redemption fund can not be retained by the Treasurer to pay taxes due to the United States, but the fund passes to the Comptroller as an asset of the association. (*Jackson v. United States, 20 Ct. Cls., 298.*)

5. CLAIMS FOR TORTS:

Claims arising out of the nonfeasance or malfeasance of the association should be paid ratably with the debts, technically so called. (*Turner v. First National Bank of Keokuk et al., 26 Iowa, 562.*)

6. PREFERENCES:

- (a) A preference, to be within the meaning of section 5242, Revised Statutes, must be given to an existing creditor to secure a pre-existing debt. A transfer by an insolvent bank to secure a contemporaneous loan is not a violation of the law. (*Casey v. La Société de Credit Mobilier, 2 Wood, 77.*)
- (b) Revised Statutes, United States, section 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. (*Armstrong v. Chemical National Bank, 41 Fed. Rep., 234.*)
- (c) A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose, or for the payment of a particular loan. (*Ibid.*)
- (d) Revised Statutes, United States, section 5242, which invalidates all transfers of the notes, bonds, or bills of exchanges of a national bank, after the commission of an act of insolvency, with the view to the preferences of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterward paid the same, from applying the proceeds of collections made by it, on paper in its hands belonging to the insolvent bank, to the payment of the draft, since its lien on such collections runs from the date of the acceptance. (*In re Armstrong, 41 Fed. Rep., 381.*)
- (e) The insolvency need be in the contemplation of the bank only. It need not be known to the person to whom the transfer is made. (*Case v. Citizens' Bank of Louisiana, supra.*)
- (f) After the directors of an insolvent association have voted to close its doors, any transfer of assets whereby a creditor secures a preference must be presumed to be made with an intent to prefer. (*National Security Bank v. Price, 22 Fed. Rep., 697.*)
- (g) Where the officers of an association which is in danger of insolvency, for the purpose and in the expectation of preventing a failure, make a pledge of securities to a depositor to induce him not to withdraw his deposit, such a pledge is not a preference within the meaning of section 5242, Revised Statutes, and will not be set aside when the association afterward is declared insolvent. (*Roberts v. Hill, 23 Fed. Rep., 311.*)
- (h) Where an insolvent association receives a deposit a short time before closing its doors, its officers knowing of the insolvency at the time, the receipt of such deposit is a fraud upon the depositor, and no title passes to the

6. PREFERENCES—Continued.

- association, and therefore the depositor may reclaim the whole amount of the deposit; and as he claims under his original title, and not under a transfer from the association, such reclamation does not amount to a preference. (*Cragie et al. v. Hadley*, 99 N. Y., 131.)
- (i) A trust was not impressed upon funds deposited on day the bank closed its doors in the absence of proof that the deposit had not gone into the general fund of the bank and lost its identity before reaching the receiver. (*In re North River Bank*, 14 N. Y., 261.)
 - (j) But a creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent, and were given at a time when the bank was hopelessly insolvent and its officers were contemplating flight. (*Citizens' National Bank v. Dowd*, 35 Fed. Rep., 340.)
 - (k) Where the proceeds of an item indorsed "for collection and return" were mingled with other moneys of the bank, if it was a breach of trust it was a conversion, and plaintiff became a simple contract creditor, with no preference at law. (*Philadelphia National Bank v. Dowd*, 38 Fed. Rep., 172.)
 - (l) Where by agreement and custom a national bank received drafts from its correspondent indorsed "for collection for the," and credited it to them as cash, with the understanding that any unpaid draft should be charged back, and where the collecting bank failed before collection, the proceeds of the draft coming into the hands of a receiver, the correspondent bank has the rights of a general creditor only. (*First National Bank v. Armstrong*, 39 Fed. Rep., 231.)
 - (m) Where plaintiff and defendant banks for several years had acted as agents for each other in the collection of checks, notes, and drafts, the practice being for each to credit the other for checks when received and for drafts and notes when advised of their payment, and a check was returned unpaid after being credited, the amount thereof charged back again, but amounts actually collected being mingled with the general funds of either bank, and where plaintiff sent defendant a note "for collection and credit" which on maturity was paid by a check and credit was immediately given on the books, but defendant failed and the check passed into the hands of a receiver—*Held*, that in view of the course of dealing the two banks stood in the relation of debtor and creditor with respect to the amount of the check, and it became part of the assets of the bank. (*Franklin County National Bank v. Beal*, 49 Fed. Rep., 606.)
 - (n) Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor, is a question of fact, depending upon the circumstances and course of dealing in each particular case. (*City of Somerville v. Beal*, 49 Fed. Rep., 790.)
- Where a bank in accordance with its custom credited checks deposited by a customer at the close of each day's business, retaining the right to subsequently charge off the same if returned unpaid from the clearing house, and the bank became insolvent on a succeeding day, title in the checks passed to the bank so as to create the relation of debtor and creditor. (*Ibid.*)
- (o) Where a national bank collected all papers sent to it by complainant under an arrangement which constituted the bank the agent of complainant, the latter can recover, on the ground of a trust, from a receiver of the bank such portion only of the proceeds of its paper sent to the bank as it shows has passed into the receiver's hands, either in its original or some substituted form. (*Commercial National Bank v. Armstrong*, 39 Fed. Rep., 684.)
 - (p) Where checks and drafts sent from one bank to another indorsed "for collection" and credited "subject to payment" according to the dealings between the banks, and part of them were paid to the receiver of the latter bank after its failure and the balances were credited to it by the payors, the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. (*First National Bank v. Armstrong*, 42 Fed. Rep., 193.)
 - (q) Negotiable paper with restrictive indorsement credited by agent on date of receipt "subject to payment," although account is subject to be drawn upon, title is not transferred, and upon the insolvency of the agent before receiving notice of the collection of the item, the owner is entitled to the proceeds in the hands of the collecting agent. (*Fifth National Bank v. Armstrong*, 40 Fed. Rep., 46.)

6. PREFERENCES—Continued.

- (r) The drawers of a draft deposited with a bank for collection, and by it forwarded to a correspondent bank, are entitled to the amount as against the receiver of the forwarding bank, which was insolvent, and known to be so by its officers when it received the draft, and suspended payment before the proceeds were withdrawn from the collecting bank. (*Importers and Traders' National Bank v. Peters et al.*, 123 *Court of Appeals, N. Y.*, 272.)
- (s) When a bank which has received a draft for collection sends it to another bank for that purpose, and on being advised that the latter bank has collected the draft credits the depositor and then becomes insolvent without having received the money from the collecting bank, the depositor remains the owner of the draft, and is entitled to its proceeds from the collecting bank against the receiver and the creditors of the insolvent bank. (*Armstrong v. National Bank of Boyertown (Court of Appeals, Ky.)*, 11 *S. W. Rep.*, 411.)
- (t) A bank which collects a draft sent to it by another bank for that purpose, with directions to remit the proceeds to a third bank for the owner's account does not thereby become a trustee, so that the fund can be followed into the hands of a receiver, although it had become mixed with the other cash of the bank before his appointment; especially when it appears that the business was carried on, and money paid out, for several days after the collection was probably made. (*Merchants and Farmers' Bank v. Austin et al.*, 48 *Fed. Rep.*, 25.)

7. BASIS FOR ESTIMATION OF DIVIDENDS:

In estimating the dividends to be paid out of the assets of an insolvent association, the value of the claims at the time when the insolvency is declared is to be taken as the basis of distribution. (*White v. Knor*, 111 *U. S.*, 784.)

8. SET-OFF:

- (a) A person liable upon a note to an insolvent national bank may set off against his indebtedness the amount of his deposits with the bank. (*Platt v. Bentley, Thomp. N. B., Cas.*, 758.)
- (b) But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. (*Venango National Bank v. Taylor*, 56 *Penn. St.*, 14.)
- (c) Funds received on the discounting of a note and deposited with the discounting bank, subject to the check of the depositor and which had been drawn upon by him, but were intended by him to meet the note when due, can not be pleaded as a set-off in an action on the note brought by the receiver of the discounting bank who received the note before maturity. (*Armstrong v. Scott*, 36 *Fed. Rep.*, 63.)
- (d) The endorser of a note discounted by a national bank and which matures after the bank becomes insolvent and a receiver is appointed is entitled to set-off against the note the amount of his deposit in the bank at the time of its failure. (*Circuit Court of Appeals (Third Circuit)*, 51 *Fed. Rep.*, 506.)

NOTE.—This affirms *Yardley v. Clothier*, 49 *Fed. Rep.*, 337, and overrules *Armstrong v. Scott*, 36, *Fed. Rep.*, 63, and *Stephens v. Schuchmann*, 32 *Mo. App.*, 333.

- (e) The commercial paper of a national bank becomes overdue and dishonored after the commission of an act of insolvency and appointment of a receiver, and is subject to all equities between the bank and the original party to whom it was payable. (*U. S. D. C. (N. D. Ill.)*, *May*, 1890.)
- (f) A set-off under Illinois statute in favor of the maker of a note or bill is available if the paper is assigned after due, whether arising out of the same transaction or otherwise. (*Ibid.*)

9. CLAIM FOR BREACH OF CONTRACT OF LEASE:

Where a national bank has leased a banking house for a long term of years, and subsequently becomes insolvent, but during the time it continued business had not defaulted in paying the rent, the lessor has no claim against the receiver by reason of the insolvency or dissolution of the corporation or the forfeiture of its franchises, or by the refusal of the receiver to take under the contract and pay the rent. (*Fidelity Safe Deposit and Trust Co. v. Armstrong*, 35 *Fed. Rep.*, 567.)

IX. RECEIVER.

1. OFFICER OF THE UNITED STATES :

A receiver, when appointed by the Comptroller, with the concurrence of the Secretary, is an officer of the United States. (*Stanton v. Wilkeson*, 8 Ben., 357.)

2. WHOM HE REPRESENTS :

He represents the bank, its stockholders, and its creditors; but he does not in any sense represent the Government. (*Case v. Terrell*, 11 Wall., 199.)

3. HOW FAR SUBJECT TO COMPTROLLER'S ORDERS :

- (a) The clause of section 50, act of 1864, which prescribes that the receiver shall be "under the direction of the Comptroller," means only that he shall be subject to the Comptroller's direction, not that he shall not act without orders. He may bring suit to collect assets without having been instructed to do so by the Comptroller. (*Bank v. Kennedy*, 17 Wall.)
- (b) The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. (*Kennedy v. Gibson*, 8 Wall., 505.)

4. POWER OF COURTS TO APPOINT :

- (a) The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter; and therefore a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it may pursue such a course with regard to insolvent corporations generally. (*Irons v. Manufacturers' National Bank*, 6 Biss., 301; *Wright v. Merchants' National Bank*, 1 Flippin, 561.)
- (b) Where a bank has gone into voluntary liquidation, and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. (*Irons v. Manufacturers' National Bank*, *supra*.)
- (c) Where a national bank is insolvent and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents, to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. (*Elwood v. First National Bank*, 21 Kans., 673.)

5. DEBTORS OF ASSOCIATION CAN NOT QUESTION LEGALITY OF APPOINTMENT :

The legality of the appointment of the receiver can not be questioned by the debtors of the bank when sued by him. The bank may move to have the appointment set aside, but the debtors can not. (*Cadle v. Baker*, 20 Wall., 650; see also *Platt v. Beebe*, 57 N. Y., 339.)

6. RECEIVER'S DECISION NOT FINAL :

The decision of a receiver rejecting a claim is not final. The claimant still has the right to sue. (*Bank of Bethel v. Pahquique Bank*, 14 Wall., 383.)

7. SALE BY :

- (a) The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. (*Ellis v. Little*, 27 Kans., 707.)
- (b) Nor can he sell upon the terms in conflict with the order. (*Ibid*.)
- (c) And under an order permitting him to sell the property of the bank he can not exchange, trade, or barter it for other property. (*Ibid*.)
- (d) A sale made by a receiver under order of a court is to all intents and purposes a judicial sale. (*In re Third National Bank*, 9 Biss., 535.)

8. CONTRACTS OF :

- (a) As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound as a matter of law to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. (*Ellis v. Little*, 27 Kans., 707.)
- (b) The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law and the order of a court of competent jurisdiction obtained upon the terms of said law. (*Ibid*.)

9. EXPENSES OF RECEIVERSHIP FOR ASSOCIATION WHICH HAS GONE INTO LIQUIDATION :

Where after an association has gone into liquidation a receiver is appointed at the instance of the creditors, the expenses of such receivership must be paid by the creditors. The shareholders can not be made individually liable for such expenses. (*Richmond v. Irons.*)

X. TAXATION.

1. WHAT MAY BE TAXED :

- (a) A State can not tax the capital stock of a national bank as such. The tax must be assessed upon the shares of the different stockholders. (*Collins v. Chicago*, 4 Biss., 472.)
- (b) Under Revised Statutes, United States, section 5219, which declares that nothing in the national banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank its self is invalid. (*National Bank of Virginia v. City of Richmond et al.*, 42 Fed. Rep., 877.)
- (c) The assessment of the entire capital stock of a national bank *in solido* against the bank itself is invalid. The bank may pay the tax assessed upon the shares of its different stockholders, and it will have a lien thereon when it pays such tax until the same is satisfied; but if for any cause the tax levied upon the different stockholders is not paid by the bank, the property of the individual stockholders will be liable therefor. (*First National Bank of Leoti v. Fisher*, 45 Kans. 726, April 11, 1891.)
- (d) The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other taxpayers in the State, owning moneyed capital, are allowed. (*Ibid.*)
- (e) The term "moneyed capital" as used in Revised Statutes, United States, respecting State taxation of shares in national banks embraces capital employed in national banks and capital employed by individuals when the object of their business is the making of profit by the use of their moneyed capital as money. (*Talbot v. Silver Bow County, Montana*, 139 U. S., 438)
- (f) Laws, New York, chapter 596, section 3, which provide that the stockholders in banks and trust companies organized under the authority of the State or of the United States shall be assessed for the value of their shares of stock, but which omits to provide for the taxation of the shares of stock in other private corporations, does not contravene Revised Statutes, United States, section 5219, which forbids the taxation of shares of national banks at a greater rate than is assessed on other "moneyed capital" in the hands of the individual citizens of the State. (*Palmer v. McMahon*, U. S. S. C.)
- (g) The shares of a national bank are taxable to the owners, and the bank is not liable primarily or as the agent of the shareholders, under the act of Congress or the various laws of the State or Territory, for the payment of a tax levied upon such shares; but if such bank, through its proper officers, voluntarily lists such shares as the property of the bank for taxation, and the taxing officers of the State or Territory in pursuance of such erroneous listing tax the same in the name of the bank, equity will not relieve the bank from the payment of such tax by enjoining its collection in the absence of a proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. (*Albuquerque National Bank v. Peoria et al.* (S. C., N. Mex.), January 28, 1892.)
- (h) The entire interests of the shareholders may be taxed without any deduction for that portion of the capital which is invested in United States securities. (*Van Allen v. The Assessors*, 3 Wall., 573.)
- (i) New shares issued by a national banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. (*Charleston v. People's National Bank*, 5 S. C., 103.)
- (j) The manifest intention of the law is to permit the State in which a national bank is located to tax, subject to the limitations prescribed, all the shares of its capital stock without regard to their ownership; and, therefore, a national bank may be taxed upon the shares which it holds in another national bank. (*Bank of Redemption v. Boston*, 126 U. S., 60.)
- (k) The undivided surplus of a national banking association, unless invested in Federal securities, may be lawfully taxed by the State. (*North Ward National Bank of Newark v. City of Newark*, 10 Froom, 380; *First National Bank v. Peterborough*, 56 N. H., 38.)

1. WHAT MAY BE TAXED—Continued.

- (l) But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. (*North Ward National Bank v. City of Newark, supra.*)

NOTE.—But it has been held in Maryland that the stock of an association represents its whole property, and where a tax is assessed upon the shares a separate tax upon the real or personal estate amounts to double taxation; and, therefore, where the organic laws of the State prohibit double taxation, such a tax upon the property of an association is void. (*County Commissioners v. Farmers and Mechanics' National Bank*, 48 Md., 117; see also *National State Bank v. Young*, 25 Iowa, 311, wherein it was held that the State could tax only the shares *eo nomine* and the real estate.)

- (m) The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. (*Strafford National Bank v. Dover*, 59 N. H., 316.)
- (n) Where shares of stock are assessed at their actual cash value, without any deduction for the real estate owned by the association, the real estate should not be taxed *eo nomine*. (*Commissioners of Rice County v. Citizens' National Bank of Faribault*, 23 Minn., 280.)
- (o) Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets," in lieu of all other taxes. (*Vicksburg Bank v. Worrell*, 7 So. Rep., 219.)
- (p) The State can not tax the circulating notes of national banking associations. (*Horne v. Greene*, 25 Miss., 452; contra, *Board of Commissioners v. Elston*, 32 Ind., 27; see also *Ruffin v. Board of Commissioners*, 69 N. C., 498; *Lily v. The Commissioners*, 69 N. C., 300.)

2. RATE:

- (a) Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national banking associations; for, as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. (*Van Allen v. The Assessors*, 3 Wall., 573; *Bradley v. The People*, 4 Wall., 459.)
- (b) But though the tax upon the State banks is not *eo nomine* a tax on shares, yet if it is equivalent to such a tax the shares in the national banking associations located in that State may be taxed. (*Frazer v. Seibern*, 16 Ohio St., 614; *Van Styke v. State*, 23 Wis., 656; *Boynoll v. State*, 25 Wis., 112.)
- (c) Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. (*City National Bank v. Paducah*, U. S. C. C. (Sixth Circuit, 1877), 5 Cent. L. J., 347.)
- (d) Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. (*Lionberger v. Rouse*, 9 Wall., 468.)
- (e) Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. (*Ibid.*)
- (f) Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. (*Pelton v. Commercial National Bank*, 101 U. S., 143.)

3. VALUATION:

- (a) In estimating the value of the shares for the purpose of taxation reference may be had to all the property and values of the bank. (*Saint Louis National Bank v. Papin*, U. S. C. C. (Eighth Circuit), 3 Cent. L. J., 669.)
- (b) If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. (*Ibid.*)
- (c) The shares may be valued for taxation at an amount exceeding their face value, if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. (*Hepburn v. School Directors*, 23 Wall., 480.)

3. VALUATION—Continued.

- (d) Under the statute of New York, shares in national banking associations should be taxed at their real or market value. (*People v. The Commissioners of Taxes and Assessments*, 94 U. S., 415.)
- (e) Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. (*Pelton v. National Bank*, 101 U. S., 143.)
- (f) And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. (*Ibid.*)
- (g) It is not required that the State should abandon systems of taxation of their own banks, or of money in the hands of their other corporations, which they may think the most wise and efficient modes of taxing their own corporate organizations, in order to make that taxation conform to the system of taxing the national banks upon the shares of their stock in the hands of the shareholders; all that is necessary is that the system of State taxation of its own citizens, of its own banks, and of its own corporations shall not work a discrimination unfavorable to the holders of the shares of the national banks. (*Davenport Bank v. Davenport*, 123 U. S., 83.)

4. EXEMPTIONS:

- (a) The intention of Congress was that the rate of taxation of the shares should be the same as, or not greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation*. (*People v. The Commissioners*, 4 Wall, 244.)
- (b) Therefore, it is not a ground of objection to the validity of a tax on shares that, while deductions for United States bonds are made from the personal estates of individuals and the capital of State corporations, no deductions are made on account of the capital of national banking associations invested in such bonds. (*Ibid.*)
- (c) The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national banking associations void. (*City of Richmond v. Scott*, 48 Ind., 568.)
- (d) And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations, the capital of which consists of property required to be listed for taxation as such. (*McIver v. Robinson*, 53 Ala., 456.)
- (e) Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. (*Hepburn v. School Directors*, 23 Wall., 480.)
- (f) But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and therefore, if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. (*Boyer v. Boyer*, 113 U. S., 690.)
- (g) A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value of moneyed capital otherwise invested, is void. (*People ex rel. Williams v. Weaver*, 100 U. S., 539, reversing *S. C.*, 67 N. Y., 516, and overruling *People v. Dolan*, 36 N. Y., 59.)
- (h) In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. (*Wasson v. Bank* (Ind.), 8 N. E. Rep., 97.)
- (i) Revised Statutes, section 5219, providing that shares of national-bank stock may be taxed as part of the personality of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "moneyed capital" owned by citizens of the State, and that the shares of nonresidents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions, and require equality of taxation. (*First National Bank of Richmond v. City of Richmond et al.*, 39 Fed. Rep., 309.)

4 EXEMPTIONS—Continued.

- (j) The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks, was to render it impossible for the State in levying such a tax to create and foster an unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character; and the language of the law is to be read in the light of this policy. And, therefore, the exemption of shares of stock in corporations, the business of which does not come into competition with that of the national bank (e. g., railroad companies, mining companies, manufacturing companies, and insurance companies), does not invalidate a tax upon national-bank shares. Capital thus employed is not "moneyed capital" within the meaning of the act of Congress. (*Mercantile Bank v. New York*, 121 U. S., 138.)
- (k) Bonds issued by a State, or under its authority by its public municipal bodies, although they undoubtedly represent moneyed capital, yet as from their nature they are not ordinarily the subject of taxation, are not within the reason of the rule established by Congress for the taxation of national-bank shares, and the fact that the State exempts them from taxation does not deprive it of the right to tax shares of stock of national banks in the State. (*Ibid.*)
- (l) Although deposits in savings banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings banks come into any possible competition with national banks. (*Ibid.*)
- (m) Under act Louisiana, 1888, section 27, relating to taxation of national bank shares, making no deduction for that part of the bank's property entering into their value which consists of nontaxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national bank shares violates Revised Statutes of the United States, section 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens, and it is immaterial that the same discrimination is made against other corporations. (*Whitney National Bank v. Parker*, 41 Fed. Rep., 402.)
- (n) The taxation of national-bank shares by the statute of Indiana without permitting the owner of them to deduct from their assessed value the amount of his bona fide indebtedness as he may in the case of other investments of moneyed capital, is a discrimination forbidden by the act of Congress. (*Britton v. Evansville National Bank*, 105 U. S., 322.)

5. COLLECTION OF TAX FROM THE ASSOCIATION:

- (a) A State tax upon shares is valid, though the tax is collected from the bank. (*National Bank v. Commonwealth*, 9 Wall., 353.)
- (b) And the State may require the banks to pay a tax rightfully laid upon the shares. (*Ibid.*)
- (c) And where the tax on shares is payable by the association the collection of the tax may be enforced by distraint of its property. (*First National Bank v. Douglas County*, 3 Dill., 330.)
- (d) But where the tax laws of the State make the bank the mere agent for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession, or has failed to retain them. (*Hershire v. First National Bank*, 35 Iowa, 272.)
- (e) Act Louisiana, 1888, section 27, providing that shares in banks shall be assessed to the shareholders, but requiring the bank to pay taxes so assessed, and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress, providing that a State may determine the manner of taxing the shares of national banks located in the State. (*Whitney National Bank v. Parker*, 41 Fed. Rep., 402.)
- (f) No suit for the collection of a tax under State statutes imposed upon the shares of stock of a national bank can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be

5. COLLECTION OF TAX FROM THE ASSOCIATION—Continued.

reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. (*City of Boston v. Real*, 51 Fed. Rep., 306.)

6. LICENSE TAX:

- (a) National banking associations can not be subjected to a license or privilege tax. (*Mayor v. First National Bank of Macon*, 59 Ga., 648; *City of Carthage v. First National Bank of Carthage*, 71 Mo., 508; *National Bank of Chattanooga v. Mayor*, 8 Heiskell, 814.)
- (b) A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. (*Stetson v. City of Bangor*, 56 Me., 274.)

7. POWERS OF TAXING OFFICERS:

- (a) Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. (*Stetson v. City of Bangor*, 56 Me., 274.)
- (b) The officers of a national banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. (*First National Bank of Youngstown v. Hughes*, U. S. C. C. (N. D. Ohio, 1878), *Brown's N. B. Cas.*, 176.)
- (c) Code Alabama, 1286, S. 1677, which provides that stockholders of all private corporations have the right to have access to, and inspection and examination of the books, records, and papers of the corporation, at all reasonable and proper times, applies to national banks located within the State, and the rights of stockholders are not curtailed nor the statute in conflict with Revised Statutes, United States, which provide that national banks shall not be subject to visitatorial powers other than those authorized by Congress or vested in the courts of justice. (*Winter v. Baldwin*, Ala., 7 So., 734.)
- (d) The only remedy for the making of a false return to the auditor by the cashier of a bank, of the resources and liabilities of the bank for the purposes of taxation, is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement; and any officer of the bank may be fined not exceeding \$100 for failing to make the statement, or for willfully making a false one. (*Miller v. First National Bank*, 21 N. E. Rep., 860.)
- (e) A national banking association is not exempt from examination by internal-revenue officers when it has in its possession any articles subject to an internal-revenue tax. Such an examination is not the exercise of a visitatorial power, and therefore is not prohibited by the provision of section 5241, Revised Statutes, that the national banks shall not be subject to any visitatorial powers except those authorized by the national-bank act or vested in the courts of justice. (*United States v. Rhawn*, U. S. D. C. (E. D. Penn.), *Thomp. N. B. Cas.*, 358.)
- (f) Where by the tax laws of a State a perpetual lien for taxes attaches to property only by virtue of a levy thereon, and such levy is not made prior to the insolvency of the bank, the taxing officers of the State will be restrained, at the instance of the receiver, from levying upon the property of an insolvent national bank, and selling it, for the purpose of collecting a tax. (*Woodward v. Ellsworth*, 4 Colo., 580.)
- (g) A State may require the cashiers of national banking associations located within its territory to transmit lists of the shareholders to the taxing officers of the various towns in which the shareholders reside. (*Waite v. Dowley*, 94 U. S., 527.)

8. ENFORCEMENT OF TAXES:

A tax duly assessed upon shares may be enforced in accordance with the general laws of the State on that subject. (*Weld v. City of Bangor*, 59 Me., 416.)

9. LOCATION OF ASSOCIATION FOR TAXING PURPOSES:

An association which opens an office for the purpose of receiving deposits in another place than that in which it was organized does not become "located" in that place for purposes of taxation. (*National State Bank of Camden v. Pierce*, U. S. C. C. (E. D. Penn.), 18 Alb. L. J., 16.)

XI. JURISDICTION.

NOTE.—The jurisdiction of the Federal courts in national-bank cases was very materially changed by the proviso to the fourth section of the act of July 12, 1882. The proviso is as follows:

“*Provided, however,* That the jurisdiction for suits hereafter brought by or against any association established under any law providing for national banking associations, except suits between them and the United States, or its officers and agents, shall be the same as, and not other than, the jurisdiction for suits by or against banks not organized under any law of the United States which do or might do banking business where such national banking associations may be doing business when such suits may be begun. And all laws and parts of laws of the United States inconsistent with this proviso be, and the same are hereby, repealed.”

The jurisdiction of the United States circuit courts in suits by or against national banks is thus defined by section 4, act March 3, 1887:

“SEC. 4. That all national banking associations established under the laws of the United States shall, for the purposes of all actions by or against them, real, personal, or mixed, and all suits in equity, be deemed citizens of the States in which they are respectively located; and in such cases the circuit and district courts shall not have jurisdiction other than such as they would have in cases between individual citizens of the same State.

“The provisions of this section shall not be held to affect the jurisdiction of the courts of the United States in cases commenced by the United States, or by direction of any officer thereof, or cases for winding up the affairs of any such bank.”

1. JURISDICTION OF FEDERAL COURTS PRIOR TO THE ACT OF JULY 12, 1882:

- (a) National banking associations may sue in the Federal courts. The word “by” was omitted from section 57 of the act of 1861 by mistake. (*Kennedy v. Gibson*, 8 Wall., 505.)
- (b) A national banking association may sue and be sued in the circuit court for the district in which the association is located, irrespective of the amount in controversy and the citizenship of the parties. (*County of Wilson v. National Bank*, 103 U. S., 770; *Mitchell v. Walker U. S. C. C. (W. D. Penn., 1879)*, *Browne's N. B. Cas.*, 180; *Commercial Bank of Cleveland v. Simmons, U. S. C. C. (W. D. Ohio)*, 10 Alb. L. J., 155.)
- (c) But where the amount in controversy does not exceed five hundred dollars, the association can not sue in a Federal court outside of the district in which it is established. (*St. Louis National Bank v. Brinkman U. S. C. C. (D. Kans.)*, 1 Fed. Rep., 45.)
- (d) A national banking association located in one State may bring an action in the circuit court of the United States sitting within another State against a citizen of that State. (*Manufacturers' National Bank v. Baack*, 8 Blatch., 147.)
- (e) When a national bank is sued in a Federal court the suit must be brought in the district in which the bank is located. And service upon an officer of the bank in another district will not give the court of that district jurisdiction of the cause. (*Maine v. Second National Bank of Chicago*, 8 Biss., 26.)
- (f) A United States district court has jurisdiction of a suit in equity by or against a national banking association located within the district. (*First National Bank of Pittsburg v. Pittsburg and Castle Shannon Railroad Company*, 1 Fed. Rep., 190.)
- (g) A circuit court has no jurisdiction of a suit by a private person to compel the Comptroller of the Currency and the Treasurer of the United States to disclose what disposition has been made of the United States bonds deposited with the Treasurer by a national banking association, and for a decree directing those officers as to their duty regarding such bonds. (*Van Antwerp v. Hulburt*, 7 Blatch., 425; *Van Antwerp v. Hulburt*, 8 Blatch., 282.)
- (h) Section 380, Revised Statutes, which provides that “all suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts under the direction and supervision of the Solicitor of the Treasury,” does not enlarge the jurisdiction of the circuit court, and can not be held to confer jurisdiction in such suits or proceedings upon a court not having, independently of this section, authority to entertain them. (*Van Antwerp v. Hulburt*, 7 Blatch., 426, *supra*.)

1. JURISDICTION OF FEDERAL COURTS, ETC.—Continued.

- (i) National banking associations, being corporations organized under the laws of the United States, are entitled as such to remove into the circuit court of the United States suits brought against them in the State courts. (*Cruikshank v. Fourth National Bank*, 21 Blatch., 322; see also *Removal Cases*, 115 U. S., 1.)
- (j) A United States district court has jurisdiction to authorize a receiver to compromise a debt. (*Matter of Platt*, 1 Ben., 534.)
- (k) An action at common law to recover a debt due to the bank may be instituted by a receiver in a United States district court, he being an officer of the United States within the meaning of section 563, Revised Statutes. (*Platt v. Beach*, 2 Ben., 303; *Stanton v. Wilkeson*, 8 Ben., 357.)
- (l) The power of a national banking association to take a mortgage upon real estate is a question which the party raising it should be permitted to litigate in a Federal court; and he should not be sent into the State courts to try this question on the distribution of surplus moneys in a foreclosure suit, or in a suit brought by the party holding the alleged invalid mortgage. (*In re Duryea*, U. S. D. C. (S. D. N. Y.), 17 *National Bankruptcy Register*, 495.)

2. JURISDICTION OF FEDERAL COURTS SUBSEQUENT TO ACT OF JULY 12, 1882:

- (a) The tenth subdivision of section 629, Revised Statutes, which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to section 4 of the act of July 12, 1882. (*National Bank of Jefferson v. Fare et al.*, U. S. C. C. (E. D. Tex.), 25 *Fed. Rep.*, 200.)
- (b) The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. (*National Bank of Jefferson v. Fare et al.*, *supra*.)
- (c) But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. (*Hendee v. Connecticut and P. R. R. Co.*, 26 *Fed. Rep.*, 677.)
- (d) Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for, as such suit rests upon the requirements of the United States laws, and by-laws made pursuant thereto, it is a case arising under the laws of the United States. (*Witters v. Foster*, U. S. C. C. (D. Vt.), 28 *Fed. Rep.*, 737.)
- (e) In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under section 5209 or section 5239 of the Revised Statutes, the circuit court has no jurisdiction. (*Whittemore v. Amoskeag National Bank*, 134 U. S., 527.)
- (f) The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. (*First National Bank v. Forest*, 40 *Fed. Rep.*, 705.)
- (g) An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Revised Statutes of the United States, section 5242, avoiding preferences to creditors of such an insolvent bank. (*Tehan v. First National Bank et al.*, 39 *Fed. Rep.*, 577.) On motion to remand to State court.
- (h) A receiver of an insolvent national bank is an officer of the United States within the meaning of section 563, Revised Statutes of the United States, which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." (U. S. D. C. (E. D. Mo.), Feb. 24, 1890.)

3. JURISDICTION OF STATE COURTS:

- (a) State courts have jurisdiction of suits by and against national banking associations. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383; see also *Ordway v. Central National Bank*, 47 Md., 217, and *Clafflin v. Houseman*, 93 U. S., 130.)
- (b) Where a national banking association is sued in a State court, the suit must be brought in the city or county in which the bank is located. (*Cadle v. Tracey*, 11 Blatch., 101; *Crocker v. Maine National Bank*, 101 Mass., 240.)

NOTE.—But the New York court of appeals has held that the provision of the national banking law as to the jurisdiction of State courts is permissive only, and not mandatory, and that a State court, in a proper case, may entertain a proceeding against a national bank located in another State.

3. JURISDICTION OF STATE COURTS—Continued.

(*Cooke v. The State National Bank of Boston*, 52 N. Y., 96; *Robinson v. National Bank of New Berne*, 81 N. Y., 385; see also *Adams v. Dawnis*, 29 La. Ann., 315.) And in *Talmage v. Third National Bank*, 27 Hun, 61, the supreme court of New York said: "The words of restriction to the place where said 'association is situated' apply to the county and municipal courts, and not to the State courts. In the State courts of general jurisdiction a national banking association can be sued whenever an individual can be for the same cause." In *Cooke v. The State National Bank*, Chief Judge Church questioned the constitutional right of Congress to deprive the State courts of jurisdiction in such cases.

- (c) A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. (*Ordway v. The Central National Bank*, 47 Md., 217; *Hade v. McVay*, 31 Ohio St., 231; *Bletz v. Columbia National Bank*, 87 Penn. St., 87.)
- (d) The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. (*Brinckerhoff v. Bostwick*, 88 N. Y., 52.)
- (e) A State court has no power to make an order directing the receiver of a national bank, who has been appointed by the Comptroller of the Currency, to pay a judgment obtained against the bank before the receiver was appointed. (*Ocean National Bank v. Carll*, 7 Hun, 237.)
- (f) State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. (*Commonwealth v. Felton*, 101 Mass., 204; *Commonwealth ex rel. Torrey v. Ketner*, 92 Penn. St., 372.)
- (g) The defense of usury may be set up in action brought in a State court. (*National Bank of Winterset v. Eyre*, 52 Iowa, 114.)

4. UNITED STATES CAN NOT BE SUBJECTED TO JURISDICTION OF COURT:

Neither the Comptroller nor the receiver by putting in an appearance to a suit can subject the United States to the jurisdiction of a court. (*Case v. Terrell*, 11 Wall., 199.)

5. CITIZENSHIP:

A national banking association is for jurisdictional purposes a citizen of the State in which it is located. (*Davis v. Cook*, 9 Nev., 134.)

XII. SUITS.

1. BY AND AGAINST ASSOCIATIONS:

- (a) Suit may be brought against a national banking association though it is in the hands of a receiver. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383; *Security National Bank v. National Bank of the Commonwealth*, 2 Hun, 287; *Green v. The Wallkill National Bank*, 7 Hun, 63.)
- (b) Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. (*Cummings v. National Bank*, 101 U. S., 153; *Pelton v. Commercial National Bank*, 101 U. S., 143; *Boyer v. Boyer*, 113 U. S., 143.)
- (c) A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. (*Thomas v. Farmers' Bank of Maryland*, 46 Md., 43.)
- (d) The conversion of a State bank into a national bank, with a change of name, under the national bank act does not affect its identity or its right to sue upon liabilities incurred to it by its former name. (*Michigan Insurance Bank v. Eldred*, 143 U. S., 293.)
- (e) A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. (*National Park Bank v. Gunst*, 1 Abb. N. C., 292.)
- (f) As a national banking association can acquire no title to negotiable paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. (*First National Bank of Rochester v. Pierson*, 24 Minn., 140.)

4. BY AND AGAINST ASSOCIATIONS—Continued.

- (g) But in a State where the holder may sue without respect to the ownership, an association may bring suit upon paper so acquired. (*National Pemberton Bank v. Porter*, 125 Mass., 333; *Atlas National Bank v. Savery*, 127 Mass., 75).
- (h) Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. (*Case v. Small*, 2 Woods, 78.)
- (i) An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. (*Ulster County Savings Institution v. Fourth National Bank*, 8 N. Y., 162.)

2. BY SHAREHOLDERS:

- (a) A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. (*Conway v. Halsey*, 15 Vroom, 462.)
- (b) But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. (*Nelson v. Burrows*, 9 Abb. N. C., 280.)
- (c) And when the receiver is a director, and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. (*Brinckerhoff v. Bostwick*, 88 N. Y., 52.)

3. BY RECEIVERS:

- (a) A receiver may sue either in his own name or the name of the bank. (*National Bank v. Kennedy*, 17 Wall., 19.)
- (b) Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney under the direction of the Solicitor of the Treasury. (*Bank of Bethel v. Pahquiogue Bank*, 14 Wall., 383.)
- (c) But section 380, Revised Statutes, is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. (*Ibid.*)
- (d) Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship. (*Ibid.*)
- (e) The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust or of a person authorized by statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. (*Stanton v. Wilkeson*, 8 Ben., 357.)
- (f) Under section 1001 of the Revised Statutes, no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations or the receivers thereof. (*Pacific National Bank v. Mixer*, 114 U. S., 463.)

4. BY CREDITORS OF INSOLVENT ASSOCIATION:

- (a) The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against the stockholders or debtors of the bank. (*Kennedy v. Gibson*, 8 Wall., 498.)
- (b) The writ of mandamus can not issue in a case where its effect is to direct or control the head of an executive department in the discharge of an executive duty, involving the exercise of judgment or discretion. (*United States ex rel. Boynton v. Blaine*, 139 U. S., 306.)

5. FOR USURY:

- (a) The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. (*Hintermister v. First National Bank*, 64 N. Y., 212.)

5. FOR USURY—Continued.

- (b) Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. (*Wright v. First National Bank of Greensburg*, 8 Biss., 243; *Crocker v. First National Bank of Chetopa*, 4 Dill., 358; 3 Am. L. T. N. S., 350.)
- (c) The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. (*Lazear v. National Union Bank of Maryland*, 52 Md., 78.)
- (d) Under Revised Statutes, United States, 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from "the time the usurious transaction occurred," the limitation begins to run from the time when such interest is paid. (*National Bank v. Carpenter*, N. J., 19 A., 181.)

6. TO ENFORCE LIABILITY OF SHAREHOLDERS:

- (a) When the full personal liability of shareholders is to be enforced the action must be at law. (*Kennedy v. Gibson*, 8 Wall., 505; *Casey v. Galli*, 94 U. S., 673.)
- (b) And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. (*Bailey v. Sawyer*, 4 Dill., 463.)
- (c) But the suit may be in equity. (*Kennedy v. Gibson*, *supra*.)

7. EXECUTION:

A judgment against a national bank in the hands of a receiver only establishes the validity of the claim; the plaintiff can have no execution on such judgment, but must wait pro rata distribution. (*Bank of Bethel v. Pahquique Bank*, 14 Wall., 383.)

8. ATTACHMENTS:

- (a) When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. (*First National Bank of Selma v. Colby*, 21 Wall., 609; *Harvey v. Allen*, 16 Blatch, 29.)
- (b) No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property of an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency; but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in section 5242, Revised Statutes, is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. (*Pacific National Bank v. Mixer*, 124 U. S., 721.)

NOTE.—This case overrules the decision of the New York court of appeals in *Robinson v. National Bank of New Berne* (81 N. Y., 385), where it was held that the national banking law does not prohibit attachments against the property of national banks, except in cases where an act of insolvency has been committed, or is contemplated. See also *National Shoe and Leather Bank v. Mechanics' National Bank*, 89 N. Y., 467; *Raynor v. Pacific National Bank*, 93 N. Y., 371; *Southwick v. First National Bank of Memphis*, 7 Hun, 96.

- (c) Nor can an attachment be issued by a circuit court of the United States; for as by the law of Congress all power of issuing attachments against national banks before judgment has been eliminated from State statutes, there can be no laws of the State providing for such a remedy on which the circuit court can act. (*Ibid*.)

9. ABATEMENT:

An action brought by the creditor of a national bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. (*First National Bank of Selma v. Colby*, 21 Wall., 609.)

10. ESTOPPEL:

- (a) A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. (*Casey v. Galli*, 94 U. S., 673.)

10. ESTOPPEL—Continued.

- (b) Where one sued by a national bank is accustomed to deal with it as such, and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. (*National Bank of Fairhaven v. The Phoenix Warehousing Company*, 6 Hun, 71.)

11. SUITS AGAINST LIQUIDATING ASSOCIATIONS:

A national bank which has gone into voluntary liquidation will continue to exist as a body corporate for the purpose of suing and being sued until its affairs are completely settled. (*National Bank v. Insurance Company*, 104 U. S., 54; *Ordway v. Central National Bank*, 47 Md., 217.)

12. TRANSITORY AND LOCAL SUITS:

The provision of the banking law, section 5198, Revised Statutes, which requires that actions brought against national banking associations in State courts shall be brought in the county or city in which the association is located, applies only to transitory actions; it was not intended to apply to actions local in their character. (*Casey v. Adams*, 102 U. S., 66.)

13. SURVIVAL OF SUITS:

Whether a suit against a director for negligent performance of his duties, as required by the statutes of the United States and the by-laws of the association, will survive against the executor or administrator depends upon State laws. (*Witters v. Foster*, U. S. C. C. (Dist. Vt.), 25 Fed. Rep., 737.)

XIII. EVIDENCE.

1. CERTIFICATE OF COMPTROLLER:

- (a) The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of *nulla tiel corporation*; and such certificate, together with proof that the association has been acting as a national banking association for a long time, is amply sufficient evidence to establish, at least *prima facie*, the existence of the corporation. (*Mix v. The National Bank of Bloomington*, 91 Ill., 20; see also *Merchants' National Bank of Bangor v. Glendon*, 120 Mass., 97.)
- (b) The certificate of the Comptroller that the association has complied with all the provisions of law touching the organization of associations removes any objection which might otherwise have been made to the evidence upon which he acted. (*Casey v. Galli*, 94 U. S., 673; *Thatcher v. West River National Bank*, 10 Mich., 196.)
- (c) And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. (*Casey v. Galli*, *supra*.)
- (d) A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. (*Bowden v. Johnson*, 107 U. S., 251.)

2. EVIDENCE OF INSOLVENCY:

- (a) It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence*; but he is left to be satisfied as best he can be, under the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. (*Platt v. Beebe*, 57 N. Y., 330.)
- (b) A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. (*Wheelock v. Kost*, 77 Ill., 296.)

3. NECESSITY FOR ASSESSMENT BY COMPTROLLER:

It is not essential, in an action to enforce the individual liability of the shareholders of an insolvent national banking association, to aver and prove that the assessment was necessary; for the decision of the Comptroller on this point is conclusive. (*Strong v. Southworth*, 8 Ben., 331; *Kennedy v. Gibson*, 8 Wall., 505; *Casey v. Galli*, 94 U. S., 673.)

XIV. CRIMES.

1. UNDER UNITED STATES LAWS:

- (a) The willful misapplication of the moneys and funds of a national banking association, made an offense by section 5209, Revised Statutes, must be for the use or benefit of the party charged or of some person or company other than the association. (*United States v. Britton*, 107 U. S., 655.)
- (b) The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association, is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. (*United States v. Fish*, 24 Fed. Rep., 585.)
- (c) It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. (*Ibid.*)
- (d) A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. (*Ibid.*)
- (e) It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. (*United States v. Taintor*, 11 Blatch., 374.)
- (f) Where the president, charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of section 5209, Revised Statutes. (*In the matter of Van Campen*, 2 Ben., 419.)
- (g) If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. (*Ibid.*)
- (h) As the national banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. (*Commonwealth v. Felton*, 101 Mass., 204.)
- (i) An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. (*United States v. Warner*, 26 Fed. Rep., 616.)
- (j) Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. (*United States v. Britton*, 108 U. S., 193.)
- (k) It is not a willful misapplication of the moneys of the association within the meaning of section 5209, Revised Statutes, for a president who is insolvent to procure the discounting by the association of his note not well secured. (*Ibid.*)
- (l) To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within section 5209, Revised Statutes, it is not necessary that the person charged with the offense should have been previously in the actual possession of such moneys, funds, and credits under or by virtue of any trust, duty, or employment committed to him. Nor is it necessary to the commission of this offense that the officer making the willful misapplication should derive any personal benefit therefrom. When the funds or assets of the bank are unlawfully taken from its possession, and afterward willfully misapplied by converting them to the use of any person other than the bank, with intent to injure and defraud, the offense as described in the statute is committed. (*United States v. Harper*, 33 Fed. Rep., 471.)
- (m) This criminal act may be done directly and personally, or it may be done indirectly through the agency of another. If the officer charged with it has such control, direction, and power of management by virtue of his relation to the bank as to direct an application of its funds in such manner and under such circumstances as to constitute the offense of willful misapplication, and actually makes such direction or causes such misapplication to be made, he is equally as guilty as if it was done by his own hands. (*Ibid.*)
- (n) Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. (*United States v. Harper*, *supra.*)

1. UNDER UNITED STATES LAWS—Continued.

- (o) It may be made personally or by direction. (*Ibid.*)
- (p) The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account constitute a "false entry" within the meaning of section 5209, Revised Statutes, by which it is declared to be a misdemeanor to make "any false entry in any book, report, or statement of the association, with intent to injure or defraud," etc. (*United States v. Creechius*, 34 *Fed. Rep.*, 30.)
- (q) Where false entries are made by a clerk at the direction of the president, the latter is a principal. (*In the matter of Van Campen*, *supra*; *United States v. Fish*, *supra*.)
- (r) Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by section 5211, Revised Statutes; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. (*United States v. Curtis*, 107 *U. S.*, 671.)
- (s) To constitute the offense of willful abstraction by an officer, defined by the statute, it is necessary that the money or funds of the association should be withdrawn by the officer or by his direction; that such taking or withdrawing should be without the knowledge or consent of the bank, or of its board of directors; that the money or funds so taken or withdrawn should be converted to the officer's own use, or for the benefit and advantage of some person other than the association, and that this should be done with intent to injure and defraud the association. (*United States v. Harper*, *supra*.)
- (t) A report of condition of a national bank, whether called for by the Comptroller of the Currency or not, which is a report in the usual form made by an officer of the bank in his official capacity, if it contains a false entry made with intent to deceive, is within Revised Statutes, United States, section 5209, which declares such false entries to be a misdemeanor. (*United States v. Hughitt*, 45 *Fed. Rep.*, 47.)
- (u) Where false entries were made by a bookkeeper in a statement requested by a national bank examiner purporting to give the balance due to depositors, which statement it was the duty of the examiner to make and not the bookkeeper, an indictment for making "false entries in a statement of the association" will not be sustained. (*United States v. Ege*, 49 *Fed. Rep.*, 852.)
- (v) In an indictment of an officer of a national bank under section 5209, Revised Statutes, United States, for making false entries in a report to the Comptroller of the Currency, it is no defense that such entries were made by a clerk and verified by the officer without actual knowledge of their truth, since it was his duty to inform himself. (*United States v. Allen*, 47 *Fed. Rep.*, 696.)

2. UNDER STATE LAWS:

- (a) An officer of a national banking association can not be punished under State laws for embezzling the funds of the association. (*Commonwealth ex rel. Torrey v. Ketner*, 92 *Penn. St.*, 372; *Commonwealth v. Felton*, 101 *Mass.*, 204.)
- (b) But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. (*Commonwealth v. Barry*, 116 *Mass.*, 1.)
- (c) And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. (*Luberg v. Commonwealth*, 94 *Penn. St.*, 85.)
- (d) The officers of a national banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with, and in the custody of, the association. (*Commonwealth v. Tenney*, 97 *Mass.*, 50; *State v. Fuller*, 34 *Conn.*, 280.)

3. TERM "UNITED STATES CURRENCY" IN PENAL STATUTES:

The circulating notes of national banking associations are included in the phrase "United States currency" when used in a penal statute. (*State v. Gasting*, 23 *La. Ann.*, 1609.)

NUMBER OF BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1892.

States and Territories.	Banks.			Capital stock paid.	U. S. bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding.*
Maine	94	12	82	\$11, 135, 000	\$3, 861, 400	\$39, 207, 320	\$34, 982, 746	\$4, 224, 574
New Hampshire	60	6	54	6, 290, 000	2, 938, 000	26, 082, 485	23, 085, 843	2, 996, 642
Vermont	66	17	49	7, 160, 000	3, 050, 000	34, 373, 060	31, 628, 291	2, 744, 769
Massachusetts	285	18	267	99, 633, 150	22, 217, 450	321, 505, 625	296, 775, 031	24, 730, 594
Rhode Island	64	5	59	20, 277, 050	6, 142, 250	69, 270, 525	62, 702, 200	6, 568, 325
Connecticut	98	14	84	22, 999, 370	6, 273, 000	89, 935, 590	83, 320, 764	6, 614, 826
Eastern States	667	72	595	167, 494, 570	44, 482, 100	580, 374, 605	532, 494, 875	47, 879, 730
New York	451	126	325	85, 896, 060	22, 396, 700	298, 310, 225	274, 398, 159	23, 912, 066
New Jersey	112	14	98	14, 558, 350	4, 318, 250	54, 889, 360	50, 412, 485	4, 476, 875
Pennsylvania	435	61	374	71, 227, 390	18, 448, 050	206, 050, 035	186, 085, 583	19, 964, 452
Delaware	18	.....	18	2, 133, 985	740, 000	7, 629, 915	6, 886, 590	743, 325
Maryland	69	3	66	16, 829, 960	2, 861, 000	40, 016, 630	36, 536, 801	3, 479, 829
Dist. Columbia	18	5	13	2, 827, 000	900, 000	5, 998, 770	5, 206, 568	792, 202
Middle States	1, 103	209	894	193, 472, 745	49, 664, 000	612, 894, 935	559, 526, 186	53, 368, 749
Virginia	52	16	36	4, 696, 300	1, 418, 750	13, 252, 980	11, 835, 735	1, 417, 245
West Virginia	37	8	29	2, 856, 560	816, 250	8, 105, 800	7, 225, 591	880, 209
North Carolina	30	7	23	2, 876, 000	819, 000	7, 170, 580	6, 345, 484	825, 096
South Carolina	18	4	14	1, 623, 000	468, 750	5, 877, 045	5, 426, 438	450, 607
Georgia	40	8	32	4, 541, 000	1, 086, 250	9, 182, 250	8, 070, 125	1, 112, 125
Florida	22	4	18	1, 350, 000	380, 000	854, 900	499, 167	355, 733
Alabama	37	9	28	3, 919, 000	1, 152, 000	6, 339, 670	5, 151, 699	1, 187, 971
Mississippi	15	2	13	1, 165, 000	353, 750	848, 820	557, 363	291, 457
Louisiana	25	4	21	4, 435, 000	1, 202, 500	11, 456, 880	9, 999, 333	1, 457, 547
Texas	244	21	223	27, 058, 455	5, 390, 350	12, 080, 310	7, 144, 255	4, 936, 055
Arkansas	13	3	10	1, 600, 000	260, 000	1, 652, 020	1, 361, 549	290, 471
Kentucky	106	24	82	15, 389, 400	3, 982, 500	37, 136, 315	32, 867, 671	4, 268, 644
Tennessee	76	21	55	10, 181, 380	1, 479, 000	12, 414, 150	10, 989, 987	1, 424, 163
Southern States	715	131	584	81, 691, 095	18, 809, 100	126, 371, 720	107, 474, 397	18, 897, 323
Missouri	118	37	81	24, 240, 000	2, 495, 300	19, 347, 585	16, 865, 419	2, 482, 166
Ohio	337	97	240	45, 864, 670	12, 070, 500	109, 242, 080	96, 693, 770	12, 548, 310
Indiana	174	64	110	13, 706, 850	4, 376, 050	54, 934, 555	50, 062, 180	4, 872, 375
Illinois	284	72	212	39, 996, 000	6, 444, 500	55, 851, 215	49, 663, 060	6, 188, 155
Michigan	166	62	104	15, 034, 000	3, 293, 000	30, 705, 900	27, 518, 596	3, 187, 304
Wisconsin	114	37	77	7, 517, 050	2, 034, 250	14, 622, 160	12, 583, 397	2, 038, 763
Iowa	220	58	162	14, 550, 000	3, 527, 000	25, 160, 190	21, 701, 644	3, 458, 546
Minnesota	98	26	72	15, 958, 850	1, 929, 800	13, 787, 690	11, 835, 568	1, 952, 122
North Dakota	41	7	34	2, 515, 000	619, 000	1, 647, 880	1, 083, 627	564, 253
South Dakota	51	11	40	2, 735, 000	704, 750	1, 930, 130	1, 268, 098	662, 032
Kansas	212	69	143	12, 844, 100	2, 997, 250	11, 057, 230	8, 009, 539	3, 047, 691
Nebraska	162	25	137	13, 668, 100	3, 087, 500	9, 416, 270	6, 512, 564	2, 903, 706
Western States	1, 977	565	1, 412	208, 629, 620	43, 578, 900	347, 702, 885	303, 797, 462	43, 905, 423
Nevada	3	1	2	282, 000	70, 500	297, 940	250, 273	47, 667
Oregon	42	1	41	3, 945, 000	794, 800	2, 484, 840	1, 696, 066	788, 774
Colorado	64	11	53	9, 075, 000	1, 699, 250	6, 551, 310	4, 870, 115	1, 681, 195
Idaho	13	1	12	750, 000	193, 750	624, 440	464, 164	160, 276
Montana	40	5	35	4, 840, 000	943, 350	2, 723, 640	1, 892, 817	830, 823
Wyoming	14	1	13	1, 360, 000	340, 000	858, 750	587, 855	270, 895
Washington	77	7	70	7, 880, 000	1, 758, 000	3, 298, 280	1, 599, 420	1, 698, 860
California	46	10	36	8, 675, 000	1, 518, 750	5, 184, 930	3, 675, 195	1, 509, 735
Utah	17	3	14	2, 800, 000	475, 000	2, 002, 460	1, 520, 630	481, 830
New Mexico	15	4	11	1, 070, 000	340, 000	1, 788, 290	1, 466, 899	321, 391
Arizona	7	3	4	300, 000	75, 500	172, 460	97, 580	74, 880
Oklahoma	5	1	4	190, 000	50, 000	78, 360	12, 470	65, 890
Indian Ter.	6	.....	6	357, 300	90, 000	91, 840	11, 350	80, 490
Pacific States and Territories	349	48	301	41, 524, 300	8, 348, 900	26, 157, 540	18, 144, 834	8, 012, 706
Add for mutilated notes .....	.....	.....	.....	.....	.....	.....	.....	263, 263
Total currency banks .....	.....	.....	.....	.....	.....	1, 693, 501, 685	1, 521, 437, 754	172, 063, 931
Add gold banks .....	.....	.....	.....	.....	.....	3, 465, 240	3, 360, 288	104, 952
United States	4, 811	1, 025	3, 786	692, 812, 330	164, 883, 000	1, 696, 966, 925	1, 521, 796, 942	172, 432, 146

* Including \$25,191,083, for which lawful money has been deposited with the Treasurer of the United States to retire an equal amount of circulation which has not been presented for redemption.

† Two banks restored to solvency and resumed business, making total going banks 3,788.

128 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED SEPTEMBER 30, 1892.

	Dec. 2, 1891.	Mar. 1, 1892.	May 17, 1892.	July 12, 1892.	Sept. 30, 1892.
	3,692 banks.	3,711 banks.*	3,734 banks.	3,759 banks.	3,773 banks.
RESOURCES.					
Loans and discounts	\$1,981,436,697.26	\$2,044,841,291.51	\$2,095,283,302.27	\$2,113,654,680.95	\$2,153,498,829.47
Overdrafts	19,595,927.79	14,083,875.61	13,077,038.27	14,102,510.35	17,542,258.64
U. S. bonds to secure circulation	153,838,200.00	158,109,300.00	160,634,550.00	161,939,800.00	163,275,300.00
U. S. bonds to secure deposits	19,186,500.00	17,416,500.00	16,386,000.00	15,447,000.00	15,282,000.00
U. S. bonds on hand	4,279,750.00	4,638,190.00	5,412,000.00	4,854,600.00	4,882,250.00
Stocks, securities, etc	128,440,959.39	138,055,947.09	144,058,062.77	151,125,823.17	154,535,514.54
Due from approved reserve agents	196,319,537.81	256,750,998.13	250,249,071.26	252,473,640.18	236,434,330.89
Due from other national banks	124,827,315.25	131,258,888.45	130,124,510.01	137,125,158.05	140,516,353.09
Due from State banks and bankers	32,425,379.39	32,171,053.96	32,006,102.99	33,497,034.87	32,572,735.51
Banking house, furniture, and fixtures	70,113,901.51	70,271,609.84	71,258,998.96	71,179,537.83	71,900,286.72
Other real estate and mortgages owned	13,935,485.39	14,855,351.90	15,303,680.35	15,498,777.73	15,961,625.14
Current expenses and taxes paid	13,279,136.79	10,340,571.29	11,574,071.41	4,567,100.02	10,317,125.23
Premiums paid	14,695,279.96	14,405,799.74	14,390,888.43	13,997,560.54	14,029,616.43
Checks and other cash items	17,939,023.04	17,644,105.99	15,036,575.86	16,849,439.46	17,705,961.31
Exchanges for clearing house	108,243,483.92	129,515,635.34	99,954,483.17	90,364,300.19	105,522,711.81
Bills of other national banks	20,225,104.00	19,765,178.00	22,014,231.00	21,325,840.00	19,537,474.00
Fractional currency, nickels, and cents	837,175.54	924,866.86	924,375.50	939,382.87	934,648.37
Specie, viz:*					
Gold coin	84,200,589.78	88,426,189.58	95,104,913.95	96,723,083.13	95,021,952.77
Gold Treasury certificates	85,091,060.00	97,841,160.00	96,656,060.00	85,530,100.00	71,050,180.00
Gold clearing-house certificates	7,689,000.00	8,066,000.00	8,530,000.00	8,498,000.00	7,860,000.00
Silver coin—dollars	7,152,798.00	7,304,242.00	7,259,640.00	7,466,596.00	6,785,084.00
Silver Treasury certificates	18,816,462.00	22,954,656.00	26,040,211.00	25,523,399.00	22,993,451.00
Silver coin—fractional	4,948,124.97	5,555,720.70	5,453,283.20	5,579,302.28	5,405,710.92
Legal-tender notes	93,854,354.00	99,445,735.00	107,981,402.00	113,915,016.00	104,267,945.00
U. S. certificates of deposit for legal-tender notes	8,765,000.00	24,080,000.00	26,405,000.00	23,115,000.00	13,995,000.00
Five per cent redemption fund with Treasurer	6,682,280.10	6,898,132.04	6,990,517.09	7,092,591.94	7,139,564.69
Due from Treasurer other than redemption fund	1,047,684.18	1,051,339.53	926,158.95	1,409,312.15	1,106,987.93
Aggregate	3,237,866,210.07	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,034,897.46
Total specie*	207,898,034.75	230,147,968.28	239,044,108.15	229,320,480.41	209,116,378.69
LIABILITIES.					
Capital stock paid in	677,356,927.00	679,970,110.00	682,232,158.00	684,678,203.25	686,573,015.00
Surplus fund	228,221,530.31	234,069,984.34	235,192,004.95	238,239,970.94	238,871,424.84
Other undivided profits	108,116,263.56	96,574,522.85	103,376,029.20	88,227,388.88	101,652,754.66
National bank circulation outstanding	134,792,873.25	137,627,107.25	140,052,343.50	141,061,533.00	143,423,298.00
State bank circulation outstanding	74,118.50	75,097.50	71,507.50	75,076.50	75,076.50
Dividends unpaid	1,503,539.69	1,470,937.98	1,657,310.34	3,904,292.83	3,888,865.78
Individual deposits	1,602,052,766.59	1,702,240,957.68	1,743,787,545.10	1,753,339,679.86	1,765,422,983.68
U. S. deposits	14,478,542.91	12,757,046.94	11,911,030.77	10,823,973.08	9,828,144.24
Deposits of U. S. disbursing officers	3,955,227.37	3,806,323.51	3,625,107.19	3,356,091.88	4,044,734.04
Due to other national banks	292,480,956.07	372,985,405.11	361,593,119.06	367,143,324.53	352,046,184.05
Due to State banks and bankers	149,334,721.20	181,688,074.58	181,538,222.87	188,683,254.94	178,607,018.34
Notes and bills rediscounted	16,325,642.89	8,517,205.36	9,090,080.27	9,181,650.14	17,132,487.71
Bills payable	7,994,514.30	3,876,404.20	3,816,163.49	4,581,163.01	6,549,163.65
Liabilities other than those above stated	1,178,586.43	1,013,181.26	1,092,596.20	498,983.87	1,979,746.97
Aggregate	3,237,866,210.07	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,034,897.46

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS FOR FIFTEEN YEARS.

	Oct. 3, 1864.	Oct. 2, 1865.	Oct. 1, 1866.	Oct. 7, 1867.	Oct. 5, 1868.	Oct. 9, 1869.	Oct. 8, 1870.
	508 banks.	1,513 banks.	1,644 banks.	1,642 banks.	1,643 banks.	1,617 banks.	1,648 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	93.2	487.2	603.3	609.7	657.7	682.9	715.9
Bonds for circulation	108.1	427.7	331.8	338.6	340.5	339.5	340.9
Other United States bonds			95.0	80.3	74.1	44.6	37.7
Stocks, bonds, etc.			15.9	21.5	20.7	22.2	23.6
Due from banks	34.0	107.3	122.9	103.6	110.1	100.8	109.4
Real estate	2.2	14.7	17.1	20.6	22.7	25.2	27.5
Specie	44.8	18.1	9.2	12.8	13.1	23.0	18.5
Legal-tender notes		190.0	202.8	157.4	156.1	129.6	122.7
National-bank notes		4.7	16.2	11.8	11.8	10.8	12.5
Clearing-house exchanges		72.3	103.7	134.6	143.2	108.8	79.1
United States certificates of deposit							
Due from United States Treasurer							
Other resources	10.1	26.3	7.9	8.6	9.6	9.8	22.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7
LIABILITIES.							
Capital stock	86.8	393.2	415.5	420.1	420.6	426.4	430.4
Surplus fund	2.0	38.7	53.3	66.7	78.0	86.2	94.1
Undivided profits	6.0	32.4	32.6	33.8	36.1	40.7	38.6
Circulation outstanding	45.2	171.3	290.0	297.9	298.7	296.0	293.9
Due to depositors	122.2	549.1	598.0	568.2	603.1	523.0	512.8
Due to banks	34.9	174.2	137.5	112.8	123.1	118.9	130.0
Other liabilities .....		.9	.1			6.0	10.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7

	Oct. 2, 1871.	Oct. 3, 1872.	Sept. 12, 1873.	Oct. 2, 1874.	Oct. 1, 1875.	Oct. 2, 1876.	Oct. 1, 1877.	Oct. 1, 1878.
	1,767 banks.	1,919 banks.	1,976 banks.	2,004 banks.	2,087 banks.	2,089 banks.	2,080 banks.	2,053 banks.
RESOURCES.								
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	831.6	877.2	944.2	954.4	984.7	931.3	891.9	834.0
Bonds for circulation	364.5	382.0	288.3	383.3	370.3	337.2	336.8	347.6
Other United States bonds	45.8	27.6	23.6	28.0	28.1	47.8	45.0	94.7
Stocks, bonds, etc.	24.5	23.5	23.7	27.8	33.5	34.4	34.5	36.9
Due from banks	143.2	128.2	149.5	134.8	144.7	146.9	129.9	138.9
Real estate	30.1	32.3	34.7	38.1	42.4	43.1	45.2	46.7
Specie	13.2	10.2	19.9	21.2	8.1	21.4	22.7	30.7
Legal-tender notes	107.0	102.1	92.4	80.0	76.5	84.2	66.9	64.4
National-bank notes	14.3	15.8	16.1	18.5	18.5	15.9	15.6	16.9
Clearing-house exchanges	115.2	125.0	100.3	109.7	87.9	100.0	74.5	82.4
United States certificates of deposit		6.7	20.6	42.8	48.8	29.2	33.4	32.7
Due from United States Treasurer				20.3	19.6	16.7	16.0	16.5
Other resources	41.2	25.2	17.8	18.3	19.1	19.1	28.7	24.9
Total	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1	1,767.3
LIABILITIES.								
Capital stock	458.3	479.6	491.0	493.8	504.8	499.8	479.5	466.2
Surplus fund	101.1	110.3	120.3	129.0	134.4	132.2	122.8	116.9
Undivided profits	42.0	46.6	54.5	51.5	53.0	46.4	44.5	40.9
Circulation outstanding	317.4	335.1	340.3	334.2	319.1	292.2	291.9	301.9
Due to depositors	631.4	628.9	640.0	683.8	679.4	666.2	630.4	668.4
Due to banks	171.9	143.8	173.0	175.8	179.7	179.8	161.6	165.1
Other liabilities	8.5	11.5	11.5	9.1	11.8	10.6	10.4	7.9
Total	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1	1,767.3

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1871, TO NOVEMBER 1, 1892, THE AMOUNT OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, THE AMOUNT OF CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY TO REDEEM CIRCULATION, AND THE TOTAL AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, INCLUDING NOTES OF NATIONAL GOLD BANKS.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1871.					
January.....	\$444,590,411	\$346,297,700	\$306,307,762	\$3,309,548	\$309,617,220
February.....	448,774,811	349,726,300	308,488,372	3,009,548	311,497,920
March.....	451,487,811	352,835,000	310,665,932	3,096,048	313,761,980
April.....	452,565,811	354,259,350	314,003,492	3,096,048	317,099,540
May.....	453,715,801	355,987,500	315,654,761	2,943,427	318,598,188
June.....	457,463,651	358,362,750	317,563,171	2,277,109	320,840,280
July.....	458,448,651	359,885,350	318,261,241	2,727,109	320,988,350
August.....	461,107,651	361,922,550	320,248,271	2,727,109	322,975,380
September.....	463,617,976	363,971,000	322,484,071	2,749,709	325,233,780
October.....	465,603,976	366,094,350	323,762,276	2,455,209	326,217,485
November.....	466,578,976	367,114,450	325,330,656	2,521,209	327,851,865
December.....	468,173,976	368,680,300	326,760,426	2,838,734	329,599,160
1872.					
January.....	469,408,976	370,240,500	328,465,431	2,976,154	331,441,585
February.....	470,457,651	371,558,900	330,253,559	3,934,020	334,187,579
March.....	471,822,651	373,764,450	332,094,399	4,205,720	336,300,119
April.....	472,656,351	374,637,450	333,556,529	4,199,113	337,755,642
May.....	475,458,651	376,732,950	334,521,855	3,566,059	338,087,914
June.....	477,012,051	378,341,200	335,644,365	3,288,259	338,932,624
July.....	479,852,051	380,440,700	337,664,795	3,239,159	340,903,954
August.....	482,906,851	382,552,200	339,094,675	3,174,359	342,269,034
September.....	484,223,351	381,918,200	340,649,960	2,970,694	343,620,654
October.....	486,106,851	383,977,200	342,227,690	3,105,564	345,328,254
November.....	487,136,851	384,968,900	343,112,772	2,508,936	346,621,758
December.....	487,699,551	385,951,400	344,097,112	2,404,876	346,561,988
1873.					
January.....	487,781,551	386,355,300	344,582,812	2,484,086	347,066,898
February.....	489,380,851	386,640,800	345,358,892	2,892,141	348,251,033
March.....	490,486,151	387,415,100	345,507,312	2,651,951	348,159,263
April.....	492,898,951	388,218,350	346,164,392	2,579,189	349,743,581
May.....	494,428,951	388,983,800	346,834,666	2,641,964	349,476,630
June.....	496,480,951	389,775,000	347,185,711	2,300,703	349,486,414
July.....	496,496,501	390,410,550	347,267,061	1,917,603	349,184,664
August.....	497,921,501	390,855,250	347,862,361	2,104,498	349,966,859
September.....	498,801,501	391,618,450	348,715,421	2,104,498	350,819,919
October.....	499,111,501	392,616,000	350,173,226	2,350,896	352,524,122
November.....	499,232,701	392,852,100	350,412,046	2,009,096	352,421,142
December.....	499,533,401	393,215,900	350,692,966	1,928,796	352,621,762
1874.					
January.....	499,003,401	393,000,900	348,624,953	2,223,283	350,848,236
February.....	498,032,201	392,644,300	348,255,299	2,776,278	351,031,577
March.....	498,150,901	392,506,950	348,203,489	3,081,323	351,284,812
April.....	497,505,901	392,809,200	348,505,184	3,120,623	351,625,807
May.....	497,020,901	392,937,100	348,323,390	3,360,932	351,684,322
June.....	497,657,401	392,863,000	348,290,340	3,560,162	351,850,520
July.....	498,777,401	391,171,200	347,182,820	4,798,212	351,981,052
August.....	500,347,401	388,566,100	344,851,526	7,867,254	352,718,780
September.....	500,706,401	385,889,100	342,310,386	11,057,679	353,368,065
October.....	502,181,401	385,649,150	342,270,676	11,707,870	353,978,546
November.....	502,931,401	385,421,750	342,367,844	11,709,402	354,077,246
December.....	503,301,401	385,378,250	342,685,175	12,021,071	354,706,246
1875.					
January.....	503,347,901	385,128,250	342,333,837	11,794,413	354,128,250
February.....	503,467,901	384,174,950	341,121,249	13,152,121	354,273,370
March.....	503,858,521	382,076,650	338,948,494	15,300,850	354,249,344
April.....	505,763,300	380,661,600	337,855,479	17,593,099	355,448,578
May.....	506,103,801	379,506,900	336,697,831	18,349,762	355,047,593
June.....	508,531,283	379,126,400	336,110,532	18,344,941	354,455,473
July.....	509,386,283	376,314,500	334,698,341	19,709,667	354,408,008
August.....	510,706,283	374,894,362	333,468,611	19,440,077	353,118,688
September.....	510,903,171	373,956,762	333,324,225	18,535,727	351,859,952
October.....	511,084,471	371,489,262	331,239,470	19,300,112	350,539,582
November.....	511,613,765	367,549,412	327,578,260	20,638,642	348,216,902
December.....	510,686,765	365,836,912	326,725,728	21,095,102	347,820,830

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1876.					
January	\$511,155,865	\$363,601,662	\$324,484,539	\$21,995,217	\$346,479,756
February	510,619,965	361,430,462	321,319,645	22,648,884	343,968,529
March	510,189,171	356,732,150	318,413,293	24,405,780	342,819,073
April	509,701,671	350,216,350	312,850,786	27,627,308	340,478,094
May	507,881,671	346,715,350	310,084,721	28,755,191	338,839,912
June	506,013,371	344,463,850	307,912,468	28,753,462	336,665,930
July	506,008,371	341,394,750	305,417,013	27,581,323	332,998,356
August	505,226,171	340,071,850	303,756,276	25,982,339	329,738,615
September	504,971,171	338,673,850	302,847,886	23,087,016	325,934,902
October	504,027,171	337,955,800	301,819,811	22,532,933	324,352,744
November	502,752,171	337,727,800	301,658,872	21,582,936	323,241,308
December	502,652,171	338,261,800	301,844,917	20,114,674	321,959,591
1877.					
January	501,392,171	338,191,300	302,020,242	19,575,364	321,595,606
February	497,335,071	338,885,450	302,201,132	18,160,486	320,361,618
March	496,770,571	338,866,550	302,416,700	16,728,336	319,154,036
April	494,783,571	340,537,600	303,523,225	16,146,363	319,669,588
May	493,821,771	340,732,100	304,407,450	15,386,137	319,793,587
June	493,126,271	340,415,100	304,766,940	14,329,272	319,096,212
July	487,868,771	338,713,600	303,108,350	13,940,522	317,048,872
August	487,221,771	337,761,600	302,239,212	14,426,746	316,665,958
September	486,605,271	337,684,650	302,440,152	14,246,546	316,686,698
October	486,449,271	338,002,450	302,885,797	14,438,272	317,324,069
November	486,677,771	343,048,900	305,094,140	13,113,091	318,207,231
December	486,742,771	345,130,550	308,642,795	11,988,924	320,631,719
1878.					
January	485,557,771	346,187,550	309,890,415	11,782,090	321,672,505
February	484,836,371	346,302,050	310,240,005	11,839,305	322,079,310
March	482,952,071	346,522,550	310,301,472	11,688,519	321,989,991
April	482,144,671	346,336,250	310,008,832	12,184,682	322,193,514
May	481,019,671	347,711,850	310,826,422	12,315,257	323,141,679
June	480,660,571	349,166,450	312,435,462	11,552,623	323,988,085
July	479,627,996	349,546,400	313,020,832	11,493,452	324,514,284
August	477,675,996	348,880,900	312,995,592	10,910,967	323,906,559
September	477,698,296	349,049,450	313,154,792	10,294,370	323,449,162
October	476,335,396	349,560,650	313,159,592	9,988,127	323,147,719
November	473,865,396	349,408,900	312,830,797	9,629,918	322,460,715
December	473,859,396	349,795,000	313,355,839	9,935,217	323,291,056
1879.					
January	471,609,396	349,068,000	313,218,189	10,573,485	323,791,674
February	469,995,856	348,939,200	312,725,809	11,673,960	324,399,769
March	467,778,606	350,690,400	313,691,639	12,354,531	326,046,170
April	465,890,006	351,196,400	314,244,779	12,882,417	327,127,196
May	464,608,206	352,250,550	315,628,352	13,516,558	329,144,910
June	463,223,515	353,422,300	316,335,949	13,203,462	329,539,411
July	462,843,515	354,254,600	317,315,679	12,376,018	329,691,697
August	462,822,515	353,201,800	316,412,560	13,545,677	329,958,237
September	462,567,515	355,638,950	317,534,289	13,258,698	330,792,987
October	463,117,515	359,030,500	320,868,979	13,403,261	334,272,240
November	462,392,515	363,802,400	324,054,279	13,127,139	337,181,418
December	461,842,515	365,194,900	326,684,059	13,381,719	340,065,778
1880.					
January	461,557,515	367,021,000	328,773,639	13,613,697	342,387,336
February	461,715,515	364,765,900	326,785,599	16,945,310	343,730,907
March	462,407,585	362,728,050	325,032,790	18,604,197	343,636,989
April	464,177,585	363,656,050	325,425,390	18,959,687	344,385,077
May	464,507,585	363,003,650	325,519,740	19,410,910	344,930,650
June	464,915,185	362,715,050	325,301,700	19,882,033	345,183,733
July	465,205,185	361,652,050	324,242,730	20,262,697	344,505,427
August	465,915,185	361,152,050	323,886,720	20,266,967	344,153,687
September	466,267,285	361,113,450	323,903,330	20,153,448	344,056,778
October	466,245,085	359,935,450	323,056,530	20,848,363	343,904,893
November	466,590,085	359,748,950	322,798,130	21,035,977	343,834,107
December	467,639,085	359,808,550	322,206,550	21,500,091	343,706,641
1881.					
January	467,039,084	359,823,550	322,832,101	21,523,102	344,355,203
February	466,981,785	359,811,050	322,654,721	21,895,977	344,550,698
March	466,640,185	345,739,050	305,587,202	38,447,716	344,034,918
April	466,890,185	351,480,000	309,034,317	38,538,105	347,572,422
May	467,542,685	354,683,000	316,226,247	36,374,920	352,600,567
June	468,557,685	358,829,900	318,497,814	35,653,904	354,151,718

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STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1881.					
July.....	\$469,382,685	\$360,488,400	\$321,148,399	\$33,894,276	\$355,042,675
August.....	470,322,685	362,684,000	323,478,586	33,846,027	357,324,613
September.....	471,282,935	364,285,500	325,324,746	32,675,940	358,000,686
October.....	472,565,935	365,751,500	326,513,546	32,237,394	358,750,940
November.....	466,307,335	369,608,500	329,180,122	31,164,128	360,344,250
December.....	467,907,335	371,336,100	331,729,532	30,438,878	362,168,410
1882.					
January.....	470,018,135	371,692,100	332,398,922	30,023,066	362,421,988
February.....	472,303,135	371,270,200	331,682,622	30,913,792	362,596,414
March.....	473,866,240	370,602,700	331,230,311	30,713,969	361,944,280
April.....	475,411,240	369,900,700	331,242,702	30,388,935	361,626,637
May.....	478,013,940	366,359,650	327,729,622	33,340,677	361,070,299
June.....	482,954,940	364,079,350	323,919,522	35,955,812	359,875,334
July.....	486,511,335	361,212,700	320,812,832	38,429,202	358,742,034
August.....	487,803,635	362,736,500	319,805,161	39,017,621	358,822,782
September.....	487,538,635	361,452,350	320,769,739	39,745,163	360,514,902
October.....	489,741,635	362,043,250	323,487,353	39,401,781	362,889,134
November.....	491,591,635	362,505,650	324,304,343	38,423,404	362,727,747
December.....	493,176,635	362,174,250	323,820,480	38,723,848	362,544,328
1883.					
January.....	492,076,635	360,531,650	322,386,120	40,265,049	362,651,169
February.....	494,199,635	359,567,450	321,626,353	40,540,877	362,167,230
March.....	498,262,135	358,163,800	320,235,601	41,084,788	361,320,389
April.....	498,017,135	357,201,400	319,849,816	39,945,249	359,795,065
May.....	500,269,135	357,339,750	319,899,521	39,368,605	359,268,126
June.....	505,379,135	356,588,600	319,013,856	39,150,326	358,164,182
July.....	507,208,135	356,596,500	319,249,806	37,565,704	356,815,510
August.....	510,283,135	357,298,500	319,461,846	36,310,284	355,772,130
September.....	513,543,135	355,674,150	318,367,216	36,222,005	354,589,221
October.....	515,528,135	353,308,650	316,278,066	37,064,605	353,342,671
November.....	516,608,135	352,877,300	316,020,326	35,993,461	352,013,787
December.....	516,348,135	351,174,600	314,573,106	36,385,055	350,958,161
1884.					
January.....	518,031,135	347,538,200	310,953,321	39,529,507	350,482,828
February.....	517,380,635	343,475,550	307,828,001	41,671,892	349,499,893
March.....	519,104,635	341,533,050	306,100,465	40,532,837	346,633,302
April.....	521,573,635	339,116,150	303,099,075	41,015,561	344,714,636
May.....	523,348,635	337,618,650	302,533,855	40,571,613	343,105,468
June.....	525,992,165	336,257,150	301,238,845	39,768,855	341,007,700
July.....	528,784,165	334,147,850	299,369,370	40,130,519	339,499,833
August.....	530,784,165	332,588,600	297,983,165	39,913,971	337,897,136
September.....	532,274,165	331,371,100	297,136,455	39,495,690	336,632,145
October.....	532,749,165	329,186,000	295,375,959	40,453,269	335,829,228
November.....	532,554,165	325,316,300	291,849,659	41,710,163	333,559,813
December.....	531,875,165	320,244,700	287,277,980	44,235,274	331,513,254
1885.					
January.....	529,910,165	318,655,050	285,496,055	43,662,568	329,158,623
February.....	530,380,165	317,282,600	284,127,895	42,784,663	326,912,558
March.....	530,590,165	315,854,500	282,772,315	41,888,596	324,660,911
April.....	531,151,165	315,386,850	282,336,725	39,881,941	322,218,666
May.....	531,241,165	315,127,450	282,434,075	38,468,630	320,902,705
June.....	530,830,865	313,428,700	280,831,610	38,032,217	318,863,827
July.....	531,540,465	312,145,200	279,528,175	39,541,757	319,069,932
August.....	532,328,465	310,225,150	277,826,775	39,503,567	317,330,342
September.....	532,749,965	309,768,050	277,371,525	39,613,802	316,985,327
October.....	532,034,965	309,074,550	277,149,661	40,274,772	317,424,433
November.....	532,877,965	308,364,550	276,304,189	39,542,979	315,847,168
December.....	533,447,965	307,544,250	275,821,779	41,704,029	317,525,808
1886.					
January.....	534,378,265	306,008,750	274,466,748	42,976,706	317,443,454
February.....	535,398,265	302,257,000	271,065,593	46,951,839	318,017,432
March.....	537,896,965	296,780,400	266,047,488	52,049,017	318,096,505
April.....	538,652,065	289,729,650	259,405,300	56,826,227	316,231,527
May.....	540,414,565	285,447,950	255,322,541	58,555,047	313,877,588
June.....	543,669,565	279,537,400	250,257,632	61,580,662	311,898,294
July.....	545,206,565	275,974,800	247,087,961	61,922,499	309,010,460
August.....	549,542,565	273,549,800	244,675,012	62,151,745	306,826,757
September.....	550,252,565	270,524,150	242,168,247	62,505,757	304,674,004
October.....	553,002,565	261,848,900	234,682,736	68,828,505	303,511,241
November.....	552,775,165	245,444,050	219,710,656	81,819,233	301,529,889
December.....	553,855,165	234,991,800	210,525,601	88,781,909	299,307,510

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1887.					
January.....	\$555,865,165	\$229,438,350	\$205,316,106	\$91,455,875	\$296,771,981
February.....	557,684,165	223,926,650	200,268,346	92,806,395	293,074,741
March.....	559,986,665	213,639,150	191,004,726	98,039,485	289,044,211
April.....	561,321,665	206,938,000	185,009,551	102,114,704	287,124,255
May.....	564,346,665	202,446,550	181,026,016	103,979,299	285,005,315
June.....	571,583,665	200,939,100	179,309,020	103,051,871	282,360,891
July.....	574,703,665	191,966,700	171,629,341	107,588,447	279,217,788
August.....	578,826,215	189,445,800	169,303,430	107,150,847	276,454,277
September.....	581,046,215	190,096,950	169,951,385	104,313,124	274,264,509
October.....	582,683,715	189,917,100	169,931,680	102,962,170	272,893,850
November.....	583,188,715	188,828,000	169,215,067	102,826,136	272,041,203
December.....	584,203,715	187,147,000	167,863,819	102,019,176	269,882,995
1888.					
January.....	584,726,915	184,444,950	165,205,724	103,193,154	268,398,878
February.....	586,505,915	182,764,950	163,833,205	102,024,952	265,858,157
March.....	588,785,915	182,161,700	163,235,505	99,492,361	262,727,866
April.....	589,637,915	181,863,700	162,743,135	97,427,882	260,171,017
May.....	591,437,915	182,033,450	162,891,912	95,692,133	258,584,045
June.....	592,467,915	180,005,150	161,154,338	94,675,310	255,809,648
July.....	592,852,915	178,312,650	159,642,657	92,719,604	252,362,321
August.....	594,631,915	177,438,800	158,874,203	90,758,447	249,632,650
September.....	595,313,915	176,508,850	158,133,712	88,294,850	246,428,562
October.....	596,041,015	173,280,250	155,365,068	88,236,639	243,601,707
November.....	596,796,015	170,003,350	152,366,328	87,018,909	239,385,237
December.....	597,457,315	166,796,550	149,487,373	86,955,794	236,443,167
1889.					
January.....	598,239,065	163,480,900	146,372,588	87,287,439	233,660,027
February.....	599,709,365	160,463,950	143,580,313	85,688,716	229,269,029
March.....	600,684,365	157,485,700	140,874,515	83,520,212	224,394,727
April.....	602,404,365	154,590,150	138,193,798	83,032,333	221,226,131
May.....	603,264,365	151,522,350	135,375,463	83,320,725	218,696,188
June.....	607,390,365	149,829,850	133,769,313	81,753,704	215,523,017
July.....	609,670,365	148,121,450	132,241,437	79,134,526	211,378,963
August.....	612,535,365	147,758,450	131,890,777	76,273,662	208,164,439
September.....	614,925,365	148,150,700	132,101,128	73,701,013	205,802,141
October.....	617,844,365	147,037,200	131,225,172	72,437,560	203,662,732
November.....	620,174,365	145,668,150	130,207,285	71,816,130	202,023,415
December.....	621,959,365	144,709,250	129,388,116	70,258,081	199,646,197
1890.					
January.....	623,791,365	142,849,900	127,742,440	69,487,965	197,230,405
February.....	630,003,865	142,266,750	126,747,030	67,895,259	194,642,289
March.....	632,757,865	143,197,000	127,410,251	64,857,292	192,267,543
April.....	637,372,865	143,900,750	128,046,801	62,480,331	190,527,132
May.....	638,932,865	144,216,150	128,920,916	60,665,663	189,586,579
June.....	644,587,865	144,658,650	128,976,526	58,573,322	187,549,848
July.....	646,937,865	145,228,300	129,767,150	56,203,625	185,970,775
August.....	651,367,865	145,434,750	129,854,561	54,537,072	184,391,633
September.....	652,852,865	143,102,350	127,825,431	55,455,037	183,280,468
October.....	655,002,865	140,428,600	125,430,316	56,440,709	181,871,025
November.....	659,782,865	140,190,900	124,958,736	54,796,907	179,755,643
December.....	662,947,865	140,427,400	125,253,195	53,315,181	178,568,376
1891.					
January.....	665,267,865	140,510,650	125,660,361	51,627,485	177,287,846
February.....	666,977,865	140,720,700	125,859,360	49,762,379	175,721,739
March.....	669,007,865	140,790,200	125,957,235	47,706,139	173,663,374
April.....	671,477,865	141,036,150	126,054,415	45,750,649	171,805,064
May.....	672,197,865	140,949,900	125,970,955	44,448,421	170,419,376
June.....	673,422,865	141,310,150	126,267,575	42,969,884	169,237,459
July.....	676,247,865	142,508,900	127,221,391	40,706,183	167,927,574
August.....	681,742,865	146,089,650	129,708,040	38,835,019	168,543,059
September.....	683,125,865	149,839,200	133,790,690	37,543,649	171,334,339
October.....	684,660,865	151,229,100	135,093,378	36,842,328	171,935,706
November.....	684,755,865	152,950,350	136,753,837	35,430,721	172,184,558
December.....	685,515,865	155,283,700	138,605,343	34,388,264	172,993,607
1892.					
January.....	685,762,265	157,205,950	140,084,203	32,994,382	173,078,585
February.....	687,332,265	158,515,050	141,435,288	31,770,208	173,205,496
March.....	688,332,265	159,513,800	142,319,978	30,301,897	172,621,875
April.....	688,923,665	160,447,300	143,355,178	29,174,273	172,529,451
May.....	689,298,665	161,352,550	143,954,506	28,522,069	172,476,575
June.....	690,908,665	162,549,050	144,680,363	27,818,986	172,499,349
July.....	692,123,665	163,190,050	145,683,023	27,000,827	172,683,850
August.....	694,428,665	163,500,550	146,132,463	26,395,250	172,527,713
September.....	695,263,665	164,012,050	146,460,033	26,196,396	172,656,429
October.....	695,563,665	164,498,550	147,191,593	25,595,167	172,786,700
November.....	693,868,665	164,883,000	147,241,063	25,191,083	172,432,146

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS.

States and Territories.	Banks existing October 31, 1891.				Banks organized during year ended October 31, 1892.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	79	\$10,972,500	\$3,823,900	\$3,441,510	3	\$125,000	\$37,500	\$33,750
New Hampshire	51	6,305,000	2,912,000	2,620,800	3	210,000	62,500	56,250
Vermont	50	7,210,000	2,947,500	2,652,750				
Massachusetts	263	98,265,275	20,168,450	18,151,605	7	615,650	162,500	146,250
Rhode Island	59	20,277,050	4,596,250	4,136,625				
Connecticut	84	23,274,370	5,948,000	5,353,200				
Division No. 1..	586	166,304,195	40,396,100	36,356,490	13	950,650	262,500	236,250
New York	325	85,636,060	21,982,450	19,784,205	2	300,000	75,000	67,500
New Jersey	95	14,418,350	4,249,500	3,824,550	3	240,000	62,500	56,250
Pennsylvania	368	72,720,390	17,000,050	15,300,045	10	715,000	175,000	157,500
Division No. 2..	788	172,774,800	43,232,000	38,908,800	15	1,255,000	312,500	281,250
Delaware	18	2,133,985	740,000	666,000				
Maryland	65	16,766,145	2,511,000	2,259,900	1	25,000	12,500	11,250
Dist. Columbia	13	2,827,000	900,000	810,000				
Virginia	36	4,556,300	1,393,750	1,254,375	1	200,000	50,000	45,000
West Virginia	24	2,511,000	728,750	655,875	5	295,060	87,500	78,750
Division No. 3..	156	28,794,430	6,273,500	5,646,150	7	520,060	150,000	135,000
North Carolina	23	2,726,250	747,750	672,975	1	125,000	31,250	28,125
South Carolina	14	1,623,000	468,750	421,875				
Georgia	32	4,381,380	1,061,750	955,575	1	150,000	37,500	33,750
Florida	18	1,385,000	405,000	364,500	1	100,000	25,000	22,500
Alabama	29	4,369,000	1,242,000	1,117,800	{ 1	100,000	25,000	22,500
Mississippi	13	1,165,000	353,750	318,375				
Louisiana	21	4,435,000	1,052,500	947,250				
Texas	207	25,762,600	4,997,300	4,497,570	22	1,423,455	361,250	325,125
Arkansas	10	1,600,000	310,000	279,000				
Kentucky	81	15,317,730	3,513,000	3,161,700	1	80,000	25,000	22,500
Tennessee	54	10,480,000	1,514,000	1,362,600	3	160,000	40,000	36,000
Division No. 4..	502	73,244,960	15,665,800	14,099,220	31	2,238,455	570,000	513,000
Ohio	237	44,595,700	9,217,350	8,295,615	11	1,679,570	300,000	270,000
Indiana	100	12,477,000	4,073,550	3,666,195	12	1,019,850	315,000	261,000
Illinois	203	37,396,000	6,251,000	5,625,900	9	2,465,000	225,000	202,500
Michigan	106	15,369,600	3,043,000	2,738,700	1	50,000	12,500	11,250
Wisconsin	74	7,043,000	1,869,250	1,682,325	5	446,950	125,000	112,500
Division No. 5..	720	116,881,300	24,454,150	22,008,735	38	5,661,370	977,500	857,250
Iowa	151	13,470,000	3,333,750	3,000,375	13	695,000	181,250	163,125
Minnesota	64	14,592,000	1,764,800	1,588,320	9	628,850	177,500	159,750
Missouri	83	25,125,000	2,507,800	2,257,020	1	100,000	50,000	45,000
Kansas	149	13,878,990	3,122,250	2,810,025	3	200,000	50,000	45,000
Nebraska	140	13,703,700	2,956,250	2,660,625	1	50,000	12,500	11,250
Division No. 6..	587	80,769,690	13,684,850	12,316,365	27	1,673,850	471,250	424,125
Colorado	49	8,640,000	1,652,750	1,487,475	4	251,380	65,000	58,500
Nevada	2	282,000	70,500	63,450				
California	36	8,425,000	1,531,250	1,378,125	2	150,000	37,500	33,750
Oregon	41	4,305,000	772,300	695,070				
Arizona	3	200,000	50,500	45,450	1	100,000	25,000	22,500
Division No. 7..	131	21,852,000	4,077,300	3,669,570	7	501,380	127,500	114,750
Indian Territory	3	175,000	50,000	45,000	3	147,300	37,500	33,750
Oklahoma	3	200,000	50,000	45,000	2	90,000	25,000	22,500
North Dakota	33	2,290,000	569,000	512,100	1	50,000	12,500	11,250
South Dakota	44	2,850,300	749,750	674,775				
Idaho	8	575,000	144,050	129,645	4	175,000	50,000	45,000
Montana	32	4,621,500	893,350	804,015	3	200,000	50,000	45,000
New Mexico	12	1,120,000	365,000	328,500	2	100,000	25,000	22,500
Utah	13	2,750,000	462,500	416,250	1	50,000	12,500	11,250
Washington	64	6,655,000	1,570,500	1,413,450	8	650,000	162,500	146,250
Wyoming	12	1,390,000	312,500	281,250	2	100,000	25,000	22,500
Division No. 8..	224	22,626,800	5,166,650	4,649,985	26	1,562,300	400,000	360,000
United States	3,694	683,248,175	152,950,350	137,655,315	*164	14,363,065	3,271,250	2,921,625

* One bank restored to solvency.

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS.

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1891, and number of banks concerned in such increase.				Total increase in capital, bonds, and circulation and number of banks concerned in such increase.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine					3	\$125,000	\$37,500	\$33,750
New Hampshire					3	210,000	62,500	56,250
Vermont								
Massachusetts	3	\$800,000			10	1,415,650	162,500	146,250
Rhode Island								
Connecticut								
Division No. 1..	3	800,000			16	1,750,650	262,500	236,250
New York	3	160,000	\$1,250	\$1,125	5	460,000	76,250	68,625
New Jersey	1	25,000	6,250	5,625	4	265,000	68,750	61,875
Pennsylvania	4	300,000	112,500	101,250	14	1,015,000	287,500	258,750
Division No. 2..	8	485,000	120,000	108,000	23	1,740,000	432,500	389,250
Delaware								
Maryland					1	25,000	12,500	11,250
Dist. Columbia								
Virginia	1	200,000			1	200,000	50,000	45,000
West Virginia					5	295,060	87,500	78,750
Division No. 3..					7	520,060	150,000	135,000
North Carolina					1	125,000	31,250	28,125
South Carolina								
Georgia	1	50,000			2	200,000	37,500	33,750
Florida	1	50,000			2	150,000	25,000	22,500
Alabama					2	200,000	50,000	45,000
Mississippi								
Louisiana								
Texas	9	462,200	96,050	86,445	31	1,885,655	457,300	411,570
Arkansas								
Kentucky					1	80,000	25,000	22,500
Tennessee					3	160,000	40,000	36,000
Division No. 4..	11	562,200	96,050	86,445	41	2,800,655	666,050	599,445
Ohio	5	425,000	177,500	159,750	16	2,104,570	477,500	429,750
Indiana	4	420,000	50,000	45,000	16	1,439,850	365,000	306,000
Illinois	1	100,000	25,000	22,500	10	2,565,000	250,000	225,000
Michigan					1	50,000	12,500	11,250
Wisconsin	2	60,000	15,000	13,500	7	506,950	140,000	126,000
Division No. 5..	12	1,005,000	267,500	240,750	50	6,666,370	1,245,000	1,098,000
Iowa	6	550,000	87,500	78,750	19	1,245,000	268,750	241,875
Minnesota	3	825,000	17,500	15,750	12	1,453,850	195,000	175,500
Missouri					1	100,000	50,000	45,000
Kansas	1	50,000			4	250,000	50,000	45,000
Nebraska	3	275,000	31,250	28,125	4	325,000	43,750	39,375
Division No. 6	13	1,700,000	136,250	122,625	40	3,373,850	607,500	546,750
Colorado	2	175,000	31,500	28,350	6	426,380	96,500	86,850
Nevada								
California	2	250,000	12,500	11,250	4	400,000	50,000	45,000
Oregon	3	120,000	22,500	20,250	3	120,000	22,500	20,250
Arizona					1	100,000	25,000	22,500
Division No. 7..	7	545,000	66,500	59,850	14	1,046,380	194,000	174,600
Indian Territory	1	10,000	2,500	2,250	4	157,300	40,000	36,000
Oklahoma					2	90,000	25,000	22,500
North Dakota	2	150,000	37,500	33,750	3	200,000	50,000	45,000
South Dakota								
Idaho					4	175,000	50,000	45,000
Montana					3	200,000	50,000	45,000
New Mexico					2	100,000	25,000	22,500
Utah					1	50,000	12,500	11,250
Washington	8	825,000	117,500	105,750	16	1,475,000	280,000	252,000
Wyoming	1	10,000	2,500	2,250	3	110,000	27,500	24,750
Division No. 8..	12	995,000	160,000	144,000	38	2,557,300	560,000	504,000
United States	66	6,092,200	846,300	761,670	229	20,455,265	4,117,550	3,683,295

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CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

States and Territories.	Decrease in capital, bonds, and circulation, with number of banks concerned in such decrease.							
	Failed and liquidating banks.				By banks existing October 31, 1891.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine.....								
New Hampshire.....					2	\$125,000	\$111,500	\$100,350
Vermont.....	1	\$50,000	\$12,500	\$11,250				
Massachusetts.....	2	500,000	75,000	67,500				
Rhode Island.....								
Connecticut.....					2	275,000		
Division No. 1..	3	550,000	87,500	78,750	4	400,000	111,500	100,350
New York.....	2	250,000	75,000	67,500				
New Jersey.....					1	25,000		
Pennsylvania.....	4	708,000	295,500	265,950	4	535,000		
Division No. 2..	6	958,000	370,500	333,450	5	560,000		
Delaware.....								
Maryland.....								
Dist. Columbia.....								
Virginia.....	1	100,000	25,000	22,500				
West Virginia.....								
Division No. 3..	1	100,000	25,000	22,500				
North Carolina.....	1	250,000	50,000	45,000				
South Carolina.....								
Georgia.....	1	50,000	13,000	11,700				
Florida.....	1	50,000	12,500	11,250				
Alabama.....	2	500,000	100,000	90,000				
Mississippi.....								
Louisiana.....								
Texas.....	6	385,000	96,250	86,625	2	300,000		
Arkansas.....								
Kentucky.....					1	50,000	12,500	11,250
Tennessee.....	2	350,000	75,000	67,500	1	50,000		
Division No. 4..	13	1,585,000	346,750	312,075	4	400,000	12,500	11,250
Ohio.....	8	883,900	339,000	305,100				
Indiana.....	2	200,000	125,000	112,500	1	10,000		
Illinois.....					1	25,000		
Michigan.....	3	285,600	112,500	101,250				
Wisconsin.....	2	100,000	25,000	22,500				
Division No. 5..	15	1,469,500	601,500	541,350	2	35,000		
Iowa.....	2	200,000	50,000	45,000				
Minnesota.....	1	70,000	17,500	15,750				
Missouri.....	3	1,100,000	75,000	67,500				
Kansas.....	9	600,000	150,000	135,000	6	450,000		
Nebraska.....	4	250,000	65,000	58,500	2	141,900		
Division No. 6..	19	2,220,000	357,500	321,750	8	591,900		
Colorado.....								
Nevada.....								
California.....	2	650,000	87,500	78,750				
Oregon.....					1	500,000		
Arizona.....								
Division No. 7..	2	650,000	87,500	78,750	1	500,000		
Indian Territory.....								
Oklahoma.....	1	100,000	25,000	22,500				
North Dakota.....								
South Dakota.....	4	275,000	70,000	63,000				
Idaho.....								
Montana.....								
New Mexico.....	3	300,000	75,000	67,500				
Utah.....								
Washington.....	2	250,000	62,500	56,250				
Wyoming.....	1	150,000	37,500	33,750	2	150,000		
Division No. 8..	11	1,075,000	270,000	243,000	2	150,000		
United States.....	70	8,607,500	2,146,250	1,931,625	26	2,636,900	124,000	111,600

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—
Continued.

States and Territories.	Increase and Decrease during year ended October 31, 1892.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	\$125,000	\$37,500	\$33,750			
New Hampshire	210,000	62,500	56,250	\$125,000	\$111,500	\$100,350
Vermont				50,000	12,500	11,250
Massachusetts	1,415,650	162,500	146,250	500,000	75,000	67,500
Rhode Island						
Connecticut				275,000		
Division No. 1	1,750,650	262,500	236,250	950,000	199,000	179,100
New York	460,000	76,250	68,625	250,000	75,000	67,500
New Jersey	265,000	68,750	61,875	25,000		
Pennsylvania	1,015,000	287,500	258,750	1,243,000	295,500	265,950
Division No. 2	1,740,000	432,500	389,250	1,518,000	370,500	333,456
Delaware						
Maryland	25,000	12,500	11,250			
District of Columbia						
Virginia	200,000	50,000	45,000	100,000	25,000	22,500
West Virginia	295,060	87,500	78,750			
Division No. 3	520,060	150,000	135,000	100,000	25,000	22,500
North Carolina	125,000	31,250	28,125	250,000	50,000	45,000
South Carolina						
Georgia	200,000	37,500	33,750	50,000	13,000	11,700
Florida	150,000	25,000	22,500	50,000	12,500	11,250
Alabama	200,000	50,000	45,000	500,000	100,000	90,000
Mississippi						
Louisiana						
Texas	1,885,655	457,300	411,570	685,000	96,250	86,625
Arkansas						
Kentucky	80,000	25,000	22,500	50,000	12,500	11,250
Tennessee	160,000	40,000	36,000	400,000	75,000	67,500
Division No. 4	2,800,655	666,050	599,445	1,985,000	359,250	323,325
Ohio	2,104,570	477,500	429,750	883,900	339,000	305,100
Indiana	1,439,850	365,000	306,000	210,000	125,000	112,500
Illinois	2,565,000	250,000	225,000	25,000		
Michigan	50,000	12,500	11,250	285,600	112,500	101,250
Wisconsin	506,950	140,000	126,000	100,000	25,000	22,500
Division No. 5	6,666,370	1,245,000	1,098,000	1,504,500	601,500	541,350
Iowa	1,245,000	268,750	241,875	200,000	50,000	45,000
Minnesota	1,453,850	195,000	175,500	70,000	17,500	15,750
Missouri	100,000	50,000	45,000	1,100,000	75,000	67,500
Kansas	250,000	50,000	45,000	1,050,000	150,000	135,000
Nebraska	325,000	43,750	39,375	391,900	65,000	58,500
Division No. 6	3,373,850	607,500	546,750	2,811,900	357,500	321,750
Colorado	426,380	96,500	86,800			
Nevada						
California	400,000	50,000	45,000	650,000	87,500	78,750
Oregon	120,000	22,500	20,250	500,000		
Arizona	100,000	25,000	22,500			
Division No. 7	1,046,380	194,000	174,600	1,150,000	87,500	78,750
Indian Territory	157,300	40,000	36,000			
Oklahoma	90,000	25,000	22,500	100,000	25,000	22,500
North Dakota	200,000	50,000	45,000			
South Dakota				275,000	70,000	63,000
Idaho	175,000	50,000	45,000			
Montana	200,000	50,000	45,000			
New Mexico	100,000	25,000	22,500	300,000	75,000	67,500
Utah	50,000	12,500	11,250			
Washington	1,475,000	280,000	252,000	250,000	62,500	56,250
Wyoming	110,000	27,500	24,750	300,000	37,500	33,750
Division No. 8	2,557,300	560,000	504,000	1,225,000	270,000	243,000
United States	20,455,265	4,117,550	3,683,295	11,244,400	2,270,250	2,043,225

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—
Continued.

States and Territories.	Net increase and decrease—capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	\$125,000	\$37,500	\$33,750			
New Hampshire	85,000				\$49,000	\$44,100
Vermont				\$50,000	12,500	11,250
Massachusetts	915,650	87,500	78,750			
Rhode Island						
Connecticut				275,000		
Division No. 1	1,125,650	125,000	112,500	325,000	61,500	55,350
New York	210,000	1,250	1,125			
New Jersey	240,000	68,750	61,875			
Pennsylvania				228,000	8,000	7,200
Division No. 2	450,000	70,000	63,000	228,000	8,000	7,200
Delaware						
Maryland	25,000	12,500	11,250			
District of Columbia						
Virginia	100,000	25,000	22,500			
West Virginia	295,060	87,500	78,750			
Division No. 3	420,060	125,000	112,500			
North Carolina				125,000	18,750	16,875
South Carolina						
Georgia	150,000	24,500	22,050			
Florida	100,000	12,500	11,250			
Alabama				300,000	50,000	45,000
Mississippi						
Louisiana						
Texas	1,200,655	361,050	324,945			
Arkansas						
Kentucky	30,000	12,500	11,250			
Tennessee				240,000	35,000	31,500
Division No. 4	1,480,655	410,550	369,495	665,000	103,750	93,375
Ohio	1,220,670	138,500	124,650			
Indiana	1,229,850	240,000	193,500			
Illinois	2,540,000	250,000	225,000			
Michigan				235,600	100,000	90,000
Wisconsin	406,950	115,000	103,500			
Division No. 5	5,397,470	743,500	646,650	235,600	100,000	90,000
Iowa	1,045,000	218,750	196,875			
Minnesota	1,383,850	177,500	159,750			
Missouri				1,000,000	25,000	22,500
Kansas				800,000	100,000	90,000
Nebraska				66,900	21,250	19,125
Division No. 6	2,428,850	396,250	356,625	1,866,900	146,250	131,625
Colorado	426,380	96,500	86,850			
Nevada						
California				250,000	37,500	33,750
Oregon		22,500	20,250	380,000		
Arizona	100,000	25,000	22,500			
Division No. 7	526,380	144,000	129,600	630,000	37,500	33,750
Indian Territory	157,300	40,000	36,000			
Oklahoma				10,000		
North Dakota	200,000	50,000	45,000			
South Dakota				275,000	70,000	63,000
Idaho	175,000	50,000	45,000			
Montana	200,000	50,000	45,000			
New Mexico				200,000	50,000	45,000
Utah	50,000	12,500	11,250			
Washington	1,225,060	217,500	195,750			
Wyoming				190,000	10,000	9,000
Division No. 8	2,007,300	420,000	378,000	675,000	130,000	117,000
United States	13,836,365	2,434,300	2,168,370	4,625,500	587,000	528,300

TABLE SHOWING BY STATES THE AMOUNT OF NATIONAL-BANK CIRCULATION ISSUED, THE AMOUNT OF LAWFUL MONEY DEPOSITED IN THE UNITED STATES TREASURY TO RETIRE NATIONAL-BANK CIRCULATION FROM JUNE 20, 1874, TO OCTOBER 31, 1892, AND THE AMOUNT REMAINING ON DEPOSIT AT THE LATTER DATE.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasurer at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of June 20, 1874.	To retire circulation under act of July 12, 1882.	Total deposits.	
Maine	\$3,499,359	\$888,787	\$4,465,235	\$2,568,018	\$7,922,040	\$682,578
New Hampshire	2,402,695	527,118	2,416,170	1,472,175	4,415,463	424,559
Vermont	4,077,505	1,096,407	5,009,603	1,913,262	8,019,272	364,584
Massachusetts	43,307,095	1,966,100	53,940,613	24,669,897	80,576,610	4,333,768
Rhode Island	7,628,855	317,017	8,858,456	5,977,042	15,152,515	915,391
Connecticut	9,483,550	1,070,361	13,777,507	6,422,927	21,270,795	1,300,101
New York	48,930,460	9,622,565	57,455,961	15,525,842	82,604,368	3,977,364
New Jersey	6,407,270	1,431,988	9,022,992	3,084,530	13,539,510	803,382
Pennsylvania	32,859,345	4,969,251	36,100,274	15,837,882	56,907,407	3,443,319
Delaware	914,810	.....	997,000	458,645	1,455,645	147,550
Maryland	4,233,895	184,800	6,348,665	3,665,625	10,199,090	696,294
District of Columbia	790,150	455,664	899,740	76,310	1,431,714	24,543
Virginia	2,210,820	1,208,869	2,377,275	699,630	4,285,774	199,896
West Virginia	844,499	950,310	922,740	551,015	2,424,065	128,188
North Carolina	1,647,160	389,660	2,153,210	76,920	2,619,790	63,831
South Carolina	405,180	81,050	1,896,675	129,830	2,107,555	68,724
Georgia	1,376,340	365,125	1,678,755	547,910	2,591,890	131,654
Florida	414,000	63,210	7,790	.....	71,000	44,165
Alabama	1,190,670	317,598	1,076,320	113,972	1,507,890	126,011
Mississippi	356,600	.....	38,450	.....	38,450	147
Louisiana	2,863,560	666,413	3,671,900	802,250	5,140,563	258,933
Texas	5,687,450	340,517	1,135,308	90,805	1,566,630	137,914
Arkansas	646,450	67,130	403,120	81,700	551,950	28,631
Kentucky	8,165,039	1,802,504	8,680,068	1,302,992	11,785,564	598,289
Tennessee	2,345,420	1,051,401	2,172,756	445,818	3,669,975	279,295
Missouri	4,700,130	1,486,605	6,159,341	604,259	8,250,205	309,704
Ohio	21,290,106	8,170,934	19,951,006	5,010,379	33,132,319	825,507
Indiana	8,280,190	5,466,003	11,959,253	1,246,644	18,671,900	860,481
Illinois	8,574,565	3,937,148	11,913,126	1,546,506	17,396,780	539,337
Michigan	5,270,920	3,347,456	5,585,005	399,284	9,331,745	480,236
Wisconsin	3,478,590	1,359,293	2,702,388	638,828	4,700,509	263,912
Iowa	5,339,349	1,947,663	4,826,938	646,965	7,421,566	295,991
Minnesota	2,722,305	1,087,304	2,614,827	430,914	4,133,045	151,879
Kansas	3,800,305	1,563,085	1,012,275	63,201	2,638,561	388,426
Nebraska	3,657,825	370,290	1,151,665	221,980	1,743,935	145,164
Nevada	76,950	.....	13,500	.....	13,500	998
Oregon	781,750	10,720	180,860	82,450	274,030	22,384
Colorado	2,306,855	369,975	712,720	263,810	1,346,505	166,561
Idaho	202,895	11,250	90,268	14,762	116,280	7,542
Montana	1,101,220	189,940	334,610	29,470	554,020	14,892
Wyoming	266,345	.....	20,250	.....	20,250	.....
North Dakota	864,450	107,640	195,570	.....	303,210	8,493
South Dakota	803,475	133,820	100,330	.....	234,150	50,700
Washington	2,077,185	129,200	374,000	.....	503,800	63,738
California	3,007,620	269,640	1,340,500	.....	1,610,140	210,570
Utah	713,150	161,191	527,550	.....	688,741	43,667
New Mexico	382,500	59,750	285,200	.....	344,950	35,488
Arizona	121,040	50,590	2,500	.....	53,090	1,390
Oklahoma	67,500	21,800	.....	.....	21,800	19,890
Indian Territory	80,990	.....	.....	.....	.....	.....
Lawful money deposited prior to June 20, 1874, and remaining at that date.	.....	.....	.....	.....	3,813,675	.....
Total	*272,656,387	60,085,142	297,560,965	97,714,449	459,174,231	†25,086,131

* This includes circulation issued under act of July 12, 1882.

† Exclusive of \$104,952 on deposit to retire circulation of national gold banks.

STATEMENT SHOWING THE AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT WITH THE TREASURER OF THE UNITED STATES TO REDEEM NATIONAL-BANK NOTES, AND THE KINDS AND AMOUNTS OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION AND PUBLIC DEPOSITS ON OCTOBER 31, 1892, WITH THE CHANGES DURING THE PRECEDING YEAR AND THE PRECEDING MONTH.

National-bank notes.	October 31, 1891.	September 30, 1892.
<i>Total circulation.</i>		
Total amount outstanding at the dates named	\$172, 067, 721	\$172, 680, 918
Additional circulation issued during the intervals:		
To new banks	2, 867, 620	78, 770
To banks increasing circulation	10, 856, 244	526, 319
Aggregate	185, 791, 585	173, 286, 007
Surrendered and destroyed during the intervals	13, 464, 391	958, 813
Total amount outstanding Oct. 31, 1892*	172, 327, 194	172, 327, 194
Increase in total circulation since Oct. 31, 1891	259, 473	
Decrease in total circulation since Sept. 30, 1892		353, 724
<i>Circulation based on United States bonds.</i>		
Amount outstanding at the dates named	136, 753, 837	147, 191, 593
Additional issued during the intervals as above	13, 723, 864	605, 089
Aggregate	150, 477, 701	147, 796, 682
Retired during the intervals:		
By insolvent banks	761, 820	309, 080
By liquidating banks	1, 311, 880	191, 250
By reducing banks	1, 162, 938	55, 289
Total retired during the intervals	3, 236, 638	555, 619
Outstanding against bonds Oct. 31, 1892	147, 241, 063	147, 241, 063
Increase in circulation since Oct. 31, 1891	10, 487, 226	
Increase in circulation since Sept. 30, 1892		49, 470
<i>Circulation secured by lawful money.*</i>		
	October 31, 1891.	October 31, 1892.
Amount of outstanding circulation represented by lawful money on deposit with the Treasurer United States to redeem notes:		
Of insolvent national banks	\$719, 817	\$1, 108, 559
Of liquidating national banks	5, 279, 966	5, 056, 407
Of national banks reducing circulation under section 4 of the act of June 20, 1874	9, 679, 513	3, 287, 919
Of national banks retiring circulation under section 6 of the act of July 12, 1882	19, 634, 588	15, 633, 246
Total lawful money on deposit	35, 313, 884	25, 086, 131
Lawful money deposited in October, 1892		547, 598
National-bank notes redeemed in October, 1892		950, 792
Decrease in aggregate deposit since Oct. 31, 1891	10, 227, 753	
Decrease in aggregate deposit since Sept. 30, 1892		403, 194
<i>United States registered bonds on deposit.</i>		
	To secure circulating notes.	To secure public de- posits.
Pacific railroad bonds, 6 percents	\$11, 852, 000	\$1, 116, 000
Funded loan of 1891, 4½ percents continued at 2 per cent	21, 897, 850	1, 553, 000
Funded loan of 1907, 4 percents	131, 133, 150	12, 563, 000
Total on deposit	164, 883, 000	15, 232, 000

*Circulation of national gold banks, not included in the above, \$104,952.

STATEMENT OF QUARTERLY INCREASE OR DECREASE OF NATIONAL-BANK CIRCULATION, FROM JANUARY 14, 1875, TO OCTOBER 31, 1892.

	National bank.		Increase.	Decrease.
	Issued.	Retired.		
From Jan. 14 to Jan. 31, 1875	\$537, 580	\$255, 600	\$281, 980	.....
For quarter ended—				
Apr. 30, 1875	4, 409, 220	3, 336, 804	1, 072, 416	.....
July 31, 1875	4, 124, 165	5, 423, 930	.....	\$1, 299, 761
Oct. 31, 1875	1, 915, 710	5, 553, 971	.....	3, 638, 261
Jan. 31, 1876	2, 504, 600	3, 852, 731	.....	1, 348, 131
Apr. 30, 1876	877, 580	5, 425, 539	.....	4, 547, 959
July 31, 1876	1, 107, 110	9, 663, 984	.....	8, 556, 874
Oct. 31, 1876	2, 604, 390	8, 564, 727	.....	5, 960, 333
Jan. 31, 1877	3, 188, 630	4, 759, 015	.....	1, 570, 386
Apr. 30, 1877	4, 363, 010	5, 005, 596	.....	642, 586
July 31, 1877	3, 000, 230	4, 984, 399	.....	1, 984, 169
Oct. 31, 1877	5, 754, 160	3, 516, 321	2, 237, 839	.....
Jan. 31, 1878	6, 725, 585	2, 701, 885	4, 023, 700	.....
Apr. 30, 1878	3, 036, 760	1, 906, 720	1, 130, 039	.....
July 31, 1878	4, 252, 980	3, 453, 080	797, 900	.....
Oct. 31, 1878	2, 276, 360	2, 924, 430	.....	648, 070
Jan. 31, 1879	3, 097, 060	747, 327	2, 349, 733	.....
Apr. 30, 1879	7, 039, 300	1, 822, 988	5, 216, 312	.....
July 31, 1879	3, 674, 830	2, 715, 524	959, 306	.....
Oct. 31, 1879	9, 122, 300	1, 754, 558	7, 367, 742	.....
Jan. 31, 1880	7, 289, 805	674, 129	6, 615, 676	.....
Apr. 30, 1880	3, 163, 820	1, 555, 766	1, 608, 054	.....
July 31, 1880	1, 748, 660	2, 427, 398	.....	678, 738
Oct. 31, 1880	1, 199, 930	1, 535, 760	.....	335, 830
Jan. 31, 1881	2, 234, 780	1, 361, 534	873, 246	.....
Apr. 30, 1881	12, 690, 890	4, 426, 596	8, 264, 294	.....
July 31, 1881	9, 569, 410	4, 734, 578	4, 834, 832	.....
Oct. 31, 1881	6, 484, 550	3, 182, 551	3, 301, 999	.....
Jan. 31, 1882	5, 625, 200	3, 354, 153	2, 271, 047	.....
Apr. 30, 1882	2, 991, 400	4, 414, 865	.....	1, 423, 465
July 31, 1882	4, 054, 740	5, 741, 456	.....	1, 686, 710
Oct. 31, 1882	9, 792, 910	5, 611, 497	4, 181, 413	.....
Jan. 31, 1883	4, 588, 850	4, 927, 020	.....	338, 170
Apr. 30, 1883	3, 638, 650	6, 510, 245	.....	2, 871, 595
July 31, 1883	3, 527, 100	6, 868, 245	.....	3, 341, 145
Oct. 31, 1883	2, 755, 600	6, 369, 273	.....	3, 613, 673
Jan. 31, 1884	2, 748, 270	5, 172, 714	.....	2, 424, 444
Apr. 30, 1884	2, 052, 294	8, 430, 804	.....	6, 378, 510
July 31, 1884	2, 778, 960	7, 883, 997	.....	5, 105, 037
Oct. 31, 1884	2, 792, 170	6, 833, 874	.....	4, 041, 704
Jan. 31, 1885	1, 265, 520	7, 812, 055	.....	6, 576, 535
Apr. 30, 1885	2, 125, 260	8, 135, 112	.....	6, 009, 852
July 31, 1885	2, 160, 110	5, 731, 673	.....	3, 571, 563
Oct. 31, 1885	5, 591, 760	6, 758, 154	.....	1, 166, 394
Jan. 31, 1886	7, 751, 794	5, 581, 261	2, 170, 533	.....
Apr. 30, 1886	4, 700, 384	8, 397, 163	.....	3, 696, 779
July 31, 1886	1, 469, 325	8, 425, 486	.....	6, 956, 161
Oct. 31, 1886	1, 566, 700	6, 468, 227	.....	4, 901, 527
Jan. 31, 1887	1, 243, 550	9, 580, 973	.....	8, 337, 423
Apr. 30, 1887	2, 961, 775	11, 014, 057	.....	8, 052, 282
July 31, 1887	2, 936, 670	11, 307, 718	.....	8, 371, 048
Oct. 31, 1887	4, 021, 350	8, 421, 529	.....	4, 400, 179
Jan. 31, 1888	6, 144, 629	12, 190, 159	.....	6, 045, 530
Apr. 30, 1888	7, 755, 416	15, 005, 579	.....	7, 250, 163
July 31, 1888	6, 188, 521	15, 115, 185	.....	8, 926, 664
Oct. 31, 1888	1, 049, 765	11, 277, 768	.....	10, 228, 003
Jan. 31, 1889	930, 445	11, 031, 498	.....	10, 101, 053
Apr. 30, 1889	1, 179, 165	11, 789, 161	.....	10, 609, 996
July 31, 1889	1, 376, 200	11, 791, 639	.....	10, 415, 438
Oct. 31, 1889	1, 783, 920	7, 894, 453	.....	6, 110, 533
Jan. 31, 1890	1, 428, 895	8, 805, 001	.....	7, 436, 106
Apr. 30, 1890	3, 469, 345	8, 496, 305	.....	5, 026, 960
July 31, 1890	2, 481, 990	7, 545, 116	.....	5, 063, 126
Oct. 31, 1890	1, 817, 525	6, 444, 175	.....	4, 626, 650
Jan. 31, 1891	1, 765, 540	5, 896, 594	.....	4, 131, 054
Apr. 30, 1891	1, 397, 135	6, 578, 579	.....	5, 181, 444
July 31, 1891	4, 065, 775	5, 973, 521	.....	1, 907, 746
Oct. 31, 1891	8, 230, 000	4, 462, 850	3, 767, 150	.....
Jan. 31, 1892	5, 241, 445	4, 220, 507	1, 020, 938	.....
Apr. 30, 1892	3, 217, 945	3, 934, 429	.....	716, 484
July 31, 1892	2, 992, 805	2, 824, 744	168, 061	.....
Oct. 31, 1892	2, 271, 669	2, 439, 286	.....	167, 617
Total	267, 921, 887	431, 825, 542	64, 516, 210	228, 419, 865
Surrendered to this office and retired from Jan. 14, 1875, to Oct. 31, 1892 .....	.....	16, 283, 878	.....	16, 283, 878
Grand total	267, 921, 887	448, 109, 420	64, 516, 210	244, 703, 743

Year.	Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One th on sands.	Total.
1864...										
Issued			\$26,924,100	\$19,708,260	\$6,536,920	\$2,491,300	\$2,903,400	\$250,000		\$58,813,980
Redeemed			26,924,100	19,708,260	6,536,920	2,491,300	2,903,400	250,000		58,813,980
Outstanding										
1865...										
Issued	\$2,020,167	\$1,346,778	84,796,000	53,493,210	28,209,500	10,349,700	15,033,600	5,446,500	\$4,404,000	205,099,455
Redeemed			104,820	195,800	26,580	46,550	89,500		1,000	464,250
Outstanding	2,020,167	1,346,778	84,691,180	53,297,410	28,182,920	10,303,150	14,944,100	5,446,500	4,403,000	204,635,205
1866...										
Issued	7,699,182	5,156,012	111,115,620	75,807,000	42,278,700	16,473,700	24,657,500	6,669,500	4,728,000	294,585,214
Redeemed	7,680	11,700	153,175	225,390	42,060	76,050	172,700	302,500	507,000	1,498,255
Outstanding	7,691,502	5,144,312	110,962,445	75,581,610	42,236,640	16,397,650	24,484,800	6,367,000	4,221,000	293,086,959
1867...										
Issued	8,396,179	5,622,722	113,535,300	77,899,270	43,615,720	17,469,850	26,243,600	6,691,500	4,728,000	304,202,141
Redeemed	58,606	42,356	753,535	510,620	137,680	432,300	877,000	671,500	1,563,000	45,107,317
Outstanding	8,337,573	5,580,366	112,781,445	77,388,650	43,417,640	17,037,550	25,366,600	6,020,000	3,165,000	299,094,824
1868...										
Issued	8,947,798	5,990,468	115,733,140	79,227,620	44,430,700	17,775,450	26,766,600	6,744,500	4,746,000	310,367,276
Redeemed	272,997	156,016	2,515,095	1,300,500	759,760	880,950	1,598,000	909,000	1,858,000	10,250,318
Outstanding	8,674,801	5,834,452	113,223,045	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	300,116,958
1869...										
Issued	9,663,584	6,468,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726
Redeemed	973,427	497,538	5,146,030	2,817,390	1,496,400	1,502,050	2,708,100	1,347,000	2,501,000	19,018,935
Outstanding	8,690,157	5,970,894	113,528,710	78,925,430	43,993,640	16,703,300	24,818,200	5,491,500	2,268,000	299,724,791
1870...										
Issued	10,843,693	7,256,558	124,376,820	85,118,950	48,208,980	19,180,000	28,667,200	6,980,000	4,779,000	335,411,601
Redeemed	2,752,688	1,437,318	9,035,250	5,060,560	2,701,960	2,501,050	4,587,500	2,096,000	3,380,000	33,552,326
Outstanding	8,091,005	5,819,240	115,341,570	80,058,390	45,507,020	16,679,550	24,079,700	4,884,000	1,399,000	301,859,275
1871...										
Issued	12,673,867	8,482,434	142,195,820	98,246,300	56,132,040	21,806,850	32,365,500	7,326,500	4,843,000	384,072,311
Redeemed	5,471,799	3,114,890	7,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	4,028,000	59,597,104
Outstanding	7,202,068	5,367,544	135,180,845	88,556,750	51,055,520	17,529,600	24,519,400	4,248,500	815,000	324,475,207
1872...										
Issued	14,297,360	9,565,256	159,666,740	112,534,520	64,513,760	24,859,950	36,779,700	7,810,500	4,933,000	434,960,786
Redeemed	7,919,388	4,816,778	23,803,335	16,997,020	8,777,040	6,309,000	11,098,000	3,933,500	3,315,000	93,069,961
Outstanding	6,377,972	4,748,478	135,863,405	95,537,500	55,736,720	18,550,950	25,680,800	3,877,000	618,000	340,890,825
1873...										
Issued	15,526,189	10,390,222	174,472,280	125,603,990	72,164,380	27,987,100	41,661,000	8,233,000	5,138,000	481,196,161
Redeemed	9,891,606	6,241,446	45,709,815	25,730,700	13,061,420	8,448,800	14,405,700	4,829,000	4,530,000	132,818,487
Outstanding	5,634,583	4,148,776	128,762,465	99,873,290	59,102,960	19,538,300	27,255,300	3,404,000	628,000	348,347,674
1874...										
Issued	16,550,259	11,078,226	196,215,680	133,370,760	79,242,180	33,348,500	49,250,200	8,657,000	5,250,000	532,962,805
Redeemed	11,143,606	7,110,035	65,208,025	39,127,070	19,832,160	11,577,800	19,667,200	5,838,000	4,683,000	184,176,899
Outstanding	5,406,653	3,968,188	131,007,655	94,243,690	59,410,020	21,770,700	29,583,000	2,819,000	5,567,000	348,785,906

1875...	Issued.....	18, 048, 176	12, 079, 504	235, 275, 920	174, 105, 070	105, 921, 280	44, 209, 250	64, 585, 800	9, 223, 000	5, 540, 000	668, 988, 000
	Redeemed.....	14, 092, 126	9, 233, 246	124, 633, 800	76, 085, 320	40, 489, 280	20, 942, 800	20, 942, 800	7, 286, 500	5, 047, 000	325, 811, 982
	Outstanding.....	3, 956, 650	2, 846, 258	110, 642, 000	98, 019, 750	65, 432, 000	25, 157, 400	34, 643, 000	1, 936, 500	493, 000	343, 176, 018
1876...	Issued.....	18, 851, 264	12, 614, 896	258, 917, 640	200, 086, 520	121, 729, 840	49, 281, 750	71, 092, 000	9, 345, 500	5, 540, 000	747, 408, 410
	Redeemed.....	15, 556, 708	10, 249, 092	161, 910, 280	103, 692, 140	57, 444, 920	25, 789, 200	39, 578, 500	8, 106, 500	5, 272, 000	427, 601, 340
	Outstanding.....	3, 294, 556	2, 365, 804	97, 007, 360	96, 394, 380	64, 284, 920	23, 492, 550	31, 513, 500	1, 237, 000	277, 000	319, 807, 070
1877...	Issued.....	20, 618, 024	13, 793, 936	284, 084, 240	222, 600, 640	135, 525, 060	53, 990, 050	76, 733, 700	9, 906, 000	5, 678, 000	823, 079, 650
	Redeemed.....	16, 815, 568	11, 111, 052	190, 579, 340	124, 347, 790	70, 470, 560	31, 733, 900	47, 931, 700	8, 807, 500	5, 411, 000	507, 208, 460
	Outstanding.....	3, 802, 456	2, 682, 884	93, 504, 900	98, 312, 850	65, 054, 500	22, 256, 100	28, 802, 000	1, 188, 500	267, 000	315, 871, 190
1878...	Issued.....	22, 480, 415	15, 035, 530	305, 056, 440	241, 572, 930	146, 883, 340	57, 379, 900	81, 292, 300	10, 090, 000	6, 214, 000	886, 904, 855
	Redeemed.....	18, 134, 196	12, 053, 384	213, 417, 165	138, 591, 490	79, 063, 560	36, 411, 100	54, 185, 900	9, 447, 500	5, 900, 000	567, 204, 295
	Outstanding.....	4, 286, 219	2, 982, 146	92, 539, 275	102, 981, 440	67, 819, 780	20, 908, 800	27, 106, 400	642, 500	314, 000	319, 640, 560
1879...	Issued.....	23, 169, 677	15, 495, 038	327, 892, 200	259, 042, 230	157, 399, 020	60, 589, 050	85, 074, 000	10, 270, 000	6, 350, 000	945, 281, 215
	Redeemed.....	19, 600, 477	13, 002, 540	229, 980, 380	149, 305, 990	85, 146, 860	39, 283, 150	58, 166, 400	9, 643, 500	6, 057, 000	610, 160, 297
	Outstanding.....	3, 569, 200	2, 492, 498	97, 911, 820	109, 736, 240	72, 252, 160	21, 325, 900	26, 913, 600	626, 500	293, 000	335, 120, 918
1880...	Issued.....	23, 169, 677	15, 495, 038	345, 659, 880	272, 031, 680	165, 327, 960	62, 694, 250	87, 951, 000	10, 366, 500	6, 373, 000	989, 008, 985
	Redeemed.....	20, 875, 215	13, 887, 778	245, 749, 120	158, 211, 100	90, 096, 400	41, 274, 950	61, 060, 100	9, 742, 000	6, 124, 000	647, 020, 663
	Outstanding.....	2, 294, 462	1, 607, 260	99, 910, 760	113, 820, 580	75, 231, 560	21, 419, 300	26, 890, 900	624, 500	249, 000	342, 048, 322
1881...	Issued.....	23, 169, 677	15, 495, 038	368, 062, 520	294, 775, 190	178, 816, 340	67, 879, 700	95, 973, 200	10, 964, 500	7, 154, 000	1, 062, 290, 165
	Redeemed.....	21, 836, 565	14, 572, 868	267, 862, 440	173, 406, 350	98, 099, 840	44, 594, 500	66, 020, 200	10, 247, 500	6, 943, 000	703, 365, 263
	Outstanding.....	1, 331, 112	922, 170	100, 480, 080	121, 368, 840	80, 716, 500	23, 285, 200	29, 953, 000	717, 000	211, 000	358, 924, 902
1882...	Issued.....	23, 169, 677	15, 495, 038	393, 487, 120	320, 422, 600	195, 035, 680	72, 697, 200	103, 513, 800	11, 378, 500	7, 197, 000	1, 142, 366, 615
	Redeemed.....	22, 353, 877	14, 968, 280	296, 566, 165	197, 709, 340	111, 434, 140	49, 009, 100	71, 913, 000	10, 440, 000	6, 990, 000	781, 383, 902
	Outstanding.....	815, 800	526, 758	96, 920, 955	122, 713, 260	83, 601, 540	23, 658, 100	31, 600, 800	938, 500	207, 000	360, 982, 713
1883...	Issued.....	23, 169, 677	15, 495, 038	417, 236, 040	345, 440, 860	211, 576, 920	77, 801, 450	111, 474, 200	11, 566, 500	7, 287, 000	1, 221, 047, 685
	Redeemed.....	22, 593, 909	15, 141, 806	325, 712, 835	227, 123, 550	128, 492, 760	54, 535, 150	78, 912, 500	10, 683, 500	7, 092, 000	870, 288, 010
	Outstanding.....	575, 768	353, 232	91, 523, 205	118, 317, 310	83, 084, 160	23, 296, 300	32, 561, 700	883, 000	195, 000	350, 759, 675
1884...	Issued.....	23, 169, 677	15, 495, 038	440, 505, 940	371, 821, 020	228, 841, 820	83, 051, 500	119, 977, 000	11, 853, 000	7, 379, 000	1, 302, 093, 995
	Redeemed.....	22, 671, 936	15, 206, 570	355, 196, 755	290, 501, 070	149, 635, 240	60, 828, 650	87, 454, 300	10, 990, 500	7, 156, 000	969, 641, 051
	Outstanding.....	497, 741	288, 468	85, 309, 185	111, 319, 950	79, 206, 580	22, 222, 850	32, 522, 700	862, 500	223, 000	332, 452, 944
1885...	Issued.....	23, 169, 677	15, 495, 038	466, 042, 000	398, 040, 010	246, 363, 460	87, 927, 650	128, 770, 600	11, 947, 000	7, 379, 000	1, 385, 134, 435
	Redeemed.....	22, 731, 963	15, 257, 754	384, 085, 330	293, 828, 720	171, 275, 940	67, 288, 100	97, 192, 200	11, 363, 500	7, 238, 000	1, 070, 261, 507
	Outstanding.....	437, 714	237, 284	81, 956, 670	104, 211, 290	75, 087, 520	20, 639, 550	31, 978, 400	583, 500	141, 000	314, 872, 928
1886...	Issued.....	23, 169, 677	15, 495, 038	488, 336, 800	416, 959, 700	258, 912, 360	90, 759, 700	134, 202, 100	11, 947, 000	7, 379, 000	1, 447, 101, 375
	Redeemed.....	22, 757, 987	15, 279, 612	403, 546, 320	317, 672, 780	187, 957, 120	72, 565, 050	105, 533, 000	11, 569, 000	7, 290, 000	1, 146, 170, 869
	Outstanding.....	411, 690	215, 426	82, 790, 480	99, 286, 920	70, 955, 240	18, 194, 650	28, 669, 100	378, 000	89, 000	300, 990, 506
1887...	Issued.....	23, 169, 677	15, 495, 038	502, 277, 620	427, 627, 990	266, 020, 960	92, 481, 650	137, 516, 600	11, 947, 000	7, 379, 000	1, 483, 917, 475
	Redeemed.....	22, 776, 403	15, 293, 440	425, 853, 955	337, 999, 280	201, 838, 860	76, 897, 150	112, 745, 300	11, 646, 500	7, 305, 000	1, 212, 265, 888
	Outstanding.....	393, 274	201, 598	76, 423, 665	89, 628, 710	64, 184, 040	15, 674, 500	24, 771, 300	300, 500	74, 000	271, 631, 587

STATEMENT OF NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ETC.—Continued.

Year.	Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.
1888.	Issued	\$15, 495, 038	\$520, 506, 800	\$442, 223, 330	\$275, 754, 140	\$94, 893, 350	\$142, 217, 600	\$11, 947, 000	\$7, 379, 000	\$1, 533, 585, 935
	Redeemed	15, 298, 872	453, 086, 540	364, 436, 600	218, 806, 920	81, 230, 400	119, 872, 000	11, 706, 500	7, 320, 000	1, 294, 541, 113
	Outstanding	196, 166	67, 420, 260	77, 786, 730	56, 947, 220	13, 662, 950	22, 345, 600	240, 500	59, 000	239, 044, 822
1889.	Issued	15, 495, 038	532, 659, 620	451, 361, 900	281, 804, 220	95, 997, 250	144, 384, 000	11, 947, 000	7, 379, 000	1, 564, 197, 795
	Redeemed	15, 306, 838	476, 027, 775	386, 221, 110	232, 686, 320	84, 750, 700	125, 601, 800	11, 737, 500	7, 327, 000	1, 362, 453, 706
	Outstanding	188, 180	56, 631, 845	65, 140, 880	49, 117, 900	11, 246, 550	18, 782, 200	209, 500	52, 000	201, 744, 089
1890.	Issued	15, 495, 038	544, 788, 840	461, 240, 000	288, 323, 560	97, 468, 100	147, 273, 300	11, 947, 000	7, 379, 000	1, 597, 084, 515
	Redeemed	15, 311, 146	494, 306, 190	403, 621, 260	244, 251, 900	87, 709, 800	130, 537, 200	11, 764, 000	7, 333, 000	1, 417, 034, 557
	Outstanding	183, 892	50, 482, 650	57, 618, 740	44, 071, 660	9, 758, 300	16, 736, 100	183, 000	46, 000	179, 449, 958
1891.	Issued	15, 495, 038	561, 426, 260	474, 952, 880	297, 355, 680	99, 848, 700	151, 976, 100	11, 947, 000	7, 379, 000	1, 643, 550, 335
	Redeemed	15, 313, 292	511, 284, 975	421, 173, 900	256, 301, 380	90, 406, 400	135, 172, 500	11, 779, 500	7, 337, 000	1, 471, 571, 662
	Outstanding	181, 746	50, 141, 285	53, 778, 890	41, 054, 300	9, 442, 300	16, 803, 600	167, 500	42, 000	171, 978, 673
1892.	Issued	15, 495, 038	577, 190, 300	491, 530, 600	308, 389, 420	102, 085, 550	156, 315, 100	11, 947, 000	7, 379, 000	1, 693, 501, 685
	Redeemed	15, 316, 106	527, 218, 370	437, 176, 700	267, 451, 740	92, 916, 700	139, 439, 800	11, 794, 000	7, 345, 000	1, 521, 464, 764
	Outstanding	178, 932	49, 971, 930	54, 353, 900	40, 937, 680	9, 168, 850	16, 875, 300	153, 000	54, 000	172, 036, 921

[NOTE.—First issue Dec. 21, 1863; first redemption Apr. 5, 1865.]

STATEMENT OF NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1892.

Denominations.	Issued.	Redeemed.	Outstanding.
Fives.....	\$364, 140	\$343, 090	\$21, 050
Tens.....	746, 470	716, 460	30, 010
Twenties.....	722, 580	695, 340	27, 240
Fifties.....	404, 850	396, 200	8, 650
One hundreds.....	809, 700	793, 800	15, 900
Five hundreds.....	342, 500	340, 500	2, 000
One thousands.....	75, 000	75, 000	.....
Total.....	3, 465, 240	3, 360, 390	104, 850
Fractions unredeemed.....		+102	-102
		3, 360, 288	104, 952

STATEMENT OF NATIONAL BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1892, WITH THE TOTAL AMOUNT ISSUED, REDEEMED, AND OUTSTANDING.

Denominations.	Issued during the year.	Total issued previous years.	Total issues to Oct. 31, 1892.	Total redemptions Oct. 31, 1892.	Circulation outstanding Oct. 31, 1892.
Ones.....		\$23, 169, 677	\$23, 169, 677	\$22, 806, 348. 00	\$363, 329. 00
Twos.....		15, 495, 038	15, 495, 038	15, 316, 106. 00	178, 932. 00
Fives.....	\$15, 764, 040	561, 426, 260	577, 190, 300	527, 218, 370. 00	49, 971, 930. 00
Tens.....	16, 577, 720	474, 952, 880	491, 530, 600	437, 176, 700. 00	54, 353, 900. 00
Twenties.....	11, 033, 740	297, 355, 680	308, 389, 420	267, 451, 740. 00	40, 937, 680. 00
Fifties.....	2, 236, 850	99, 848, 700	102, 085, 550	92, 916, 700. 00	9, 168, 850. 00
One hundreds.....	4, 339, 000	151, 976, 100	156, 315, 100	139, 439, 800. 00	16, 875, 300. 00
Five hundreds.....		11, 947, 000	11, 947, 000	11, 794, 000. 00	153, 000. 00
One thousands.....		7, 379, 000	7, 379, 000	7, 345, 000. 00	34, 000. 00
Total.....	49, 951, 350	1, 643, 550, 335	1, 693, 501, 685	1, 521, 464, 764. 00	172, 036, 921. 00
Unrepresented fractions of notes to be deducted from notes redeemed and added to amount of currency outstanding.....				27, 010. 25	27, 010. 25
Total.....				1, 521, 437, 753. 75	172, 063, 931. 25

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, CAPITAL, BONDS ACTUALLY HELD ON SEPTEMBER 30, 1892, MINIMUM AMOUNT OF BONDS REQUIRED BY LAW, AND THE EXCESS OF BONDS ON SEPTEMBER 30, 1892, AND SEPTEMBER 25, 1891.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held September 30, 1892.	Minimum required.	September 30, 1892.	September 25, 1891.
Maine	81	\$11,090,000	\$3,848,900	\$2,097,500	\$1,751,400	\$1,746,400
New Hampshire	54	6,272,500	2,913,000	1,543,125	1,369,875	1,360,750
Vermont	49	7,160,000	3,050,000	1,477,500	1,572,500	1,452,500
Massachusetts	213	46,180,700	16,610,450	8,565,175	8,045,275	7,002,575
Boston	55	53,100,000	5,610,000	2,750,000	2,860,000	1,625,000
Rhode Island	59	20,277,050	6,242,250	2,437,500	3,804,750	1,878,750
Connecticut	84	22,999,370	6,183,000	3,412,075	2,770,925	2,357,675
Division No. 1	595	167,029,620	44,457,600	22,282,875	22,174,725	17,423,650
New York	266	33,344,060	14,363,700	7,398,665	6,965,035	6,380,785
New York City	48	49,650,000	6,709,000	2,400,000	4,309,000	4,416,500
Albany	6	1,550,000	300,000	300,000	.....	100,000
Brooklyn	5	1,352,000	542,000	250,000	292,000	292,000
New Jersey	98	14,528,350	4,319,750	2,942,087	1,377,663	1,336,413
Pennsylvania	307	37,742,390	12,445,550	8,306,842	4,138,708	3,277,452
Philadelphia	41	22,465,000	4,187,500	2,037,500	2,150,000	1,543,000
Pittsburg	26	10,900,000	1,780,000	1,275,000	505,000	155,000
Division No. 2	797	171,531,800	44,647,500	24,910,094	19,737,406	17,501,150
Delaware	18	2,133,985	740,000	455,200	284,800	284,800
Maryland	43	3,561,700	1,548,500	877,500	671,000	444,550
Baltimore	22	13,243,260	1,300,000	1,100,000	200,000	100,000
District of Columbia	1	252,000	250,000	50,000	200,000	200,000
Washington	12	2,575,000	650,000	575,000	75,000	75,000
Virginia	36	4,656,300	1,418,750	985,000	433,750	446,000
West Virginia	28	2,800,650	791,250	698,662	92,588	91,750
Division No. 3	160	29,222,895	6,698,500	4,741,362	1,957,138	1,642,100
North Carolina	23	2,625,180	769,000	631,295	137,705	87,625
South Carolina	14	1,623,000	468,750	393,250	75,500	75,500
Georgia	32	4,541,000	1,086,250	935,250	151,000	151,500
Florida	18	1,350,000	380,000	337,500	42,500	55,000
Alabama	29	3,919,000	1,152,000	786,000	366,000	361,000
Mississippi	13	1,165,000	352,750	291,250	62,500	62,500
Louisiana	11	810,000	252,500	202,500	50,000	.....
New Orleans	10	3,625,000	950,000	500,000	450,000	350,000
Texas	223	26,315,495	5,296,850	5,226,374	70,476	54,350
Arkansas	10	1,600,000	316,000	300,000	10,000	10,000
Kentucky	72	10,477,900	3,477,500	2,313,225	1,164,275	579,775
Louisville	10	4,901,500	500,000	500,000	.....	.....
Tennessee	55	10,179,455	1,479,000	1,451,114	27,886	12,750
Division No. 4	522	73,132,530	16,475,600	13,867,758	2,607,842	1,800,000
Ohio	216	26,889,870	8,493,500	5,890,793	2,602,707	1,987,638
Cincinnati	13	9,100,000	2,767,000	650,000	2,117,000	90,000
Cleveland	10	8,050,000	675,000	500,000	175,000	175,000
Indiana	106	13,447,000	4,221,050	2,974,250	1,246,800	1,280,800
Illinois	188	17,046,000	5,132,000	4,167,750	964,250	955,750
Chicago	23	22,900,000	1,300,000	1,150,000	150,000	150,000
Michigan	96	10,634,000	2,443,000	2,279,750	163,250	200,750
Detroit	8	4,400,000	500,000	400,000	100,000	.....
Wisconsin	74	6,652,650	1,684,250	1,610,663	73,587	116,750
Milwaukee	3	850,000	350,000	150,000	200,000	100,000
Division No. 5	737	119,969,520	27,565,800	19,773,206	7,792,594	5,056,688
Iowa	157	13,820,000	3,364,500	3,080,000	284,500	307,500
Des Moines	4	700,000	150,000	150,000	.....	.....
Minnesota	59	5,668,850	1,267,300	1,173,462	93,838	77,300
St. Paul	5	4,800,000	300,000	250,000	50,000	50,000
Minneapolis	7	4,931,000	350,000	350,000	.....	.....
Missouri	57	4,590,000	1,182,800	1,135,000	47,800	47,800
St. Louis	9	10,700,000	450,000	450,000	.....	.....
Kansas City	11	6,900,000	550,000	525,000	25,000	.....
St. Joseph	4	2,000,000	300,000	175,000	125,000	125,000
Kansas	142	12,442,100	2,892,750	2,723,025	169,725	107,225
Nebraska	128	9,368,100	2,326,250	2,254,525	71,725	102,975
Omaha	9	4,150,000	730,000	450,000	280,000	.....
Division No. 6	592	80,070,050	13,863,600	12,716,012	1,147,588	817,800

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES EXHIBITING THE NUMBER OF BANKS IN EACH, CAPITAL, ETC.—Continued.

States, Territories, and reserve cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held September 30, 1892.	Minimum required.	September 30, 1892.	September 25, 1891.
Colorado.....	53	\$9,065,000	\$1,699,250	\$1,378,750	\$320,500	\$367,750
Nevada.....	2	282,000	70,500	70,500	.....	.....
California.....	34	5,675,000	1,418,750	1,118,750	300,000	300,000
San Francisco	2	2,500,000	100,000	100,000	.....	.....
Oregon.....	41	3,945,000	813,550	811,250	2,300	9,800
Arizona	4	300,000	75,500	75,000	500	500
Division No. 7....	136	21,767,000	4,177,550	3,554,250	623,300	678,050
North Dakota	33	2,465,000	619,000	603,750	15,250	15,250
South Dakota.....	40	2,610,000	654,750	652,500	2,250	3,500
Idaho.....	11	700,000	181,550	175,000	6,550	300
Montana.....	34	4,740,000	905,850	897,500	8,350	17,350
New Mexico.....	11	915,000	315,000	235,000	80,000	80,000
Utah.....	14	2,800,000	475,000	462,500	12,500	12,500
Washington.....	70	7,875,400	1,795,500	1,756,350	39,150	53,275
Wyoming.....	13	1,210,000	302,500	302,500	.....	.....
Oklahoma.....	4	185,000	50,000	46,250	3,750	.....
Indian Territory.....	6	349,200	90,000	87,300	2,700	.....
Division No. 8....	236	23,849,600	5,389,150	5,218,650	170,500	182,175
United States.....	3,773	686,573,015	163,275,300	107,064,207	56,211,093	45,101,613

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL OF \$150,000 AND UNDER, FOR THE YEARS 1891 AND 1892, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and Reserve Cities.	September 25, 1891.		September 30, 1892.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	63	\$5,235,000	66	\$5,390,000	3	\$155,000		
New Hampshire	44	4,605,000	46	4,572,500	2			\$32,500
Vermont	39	3,760,000	38	3,710,000			1	50,000
Massachusetts	97	10,927,500	103	12,260,700	6	1,333,200		
Boston								
Rhode Island	23	2,550,000	23	2,550,000				
Connecticut	34	3,673,300	34	3,648,300				25,000
Division No. 1	300	30,750,800	310	32,131,500	11	1,488,200	1	107,500
New York	213	18,934,660	213	18,994,660		60,000		
New York City	1	150,000					1	150,000
Albany								
Brooklyn								
New Jersey	65	5,558,350	68	5,768,350	3	210,000		
Pennsylvania	235	20,142,390	244	20,627,370	9	484,980		
Philadelphia	1	150,000	1	150,000				
Pittsburg	1	100,000	1	100,000				
Division No. 2	516	45,035,400	527	45,640,380	12	754,980	1	150,000
Delaware	14	1,020,800	14	1,020,800				
Maryland	40	2,865,800	40	2,910,000		44,200		
Baltimore								
District of Columbia								
Washington	1	100,000	1	100,000				
Virginia	28	2,191,000	27	2,141,000			1	50,000
West Virginia	19	1,648,000	24	1,994,650	5	346,650	1	
Division No. 3	102	7,825,600	106	8,166,450	5	390,850	1	50,000
North Carolina	16	1,541,000	18	1,525,180	2	184,180		
South Carolina	11	973,000	11	973,000				
Georgia	23	1,841,000	23	1,941,000		100,000		
Florida	17	1,200,000	18	1,350,000	1	150,000		
Alabama	20	1,529,000	22	1,744,000	2	215,000		
Mississippi	13	1,165,000	13	1,165,000				
Louisiana	10	610,000	10	610,000				
New Orleans								
Texas	178	13,673,100	194	15,105,495	16	1,432,395		
Arkansas	7	600,000	7	600,000				
Kentucky	48	4,572,270	49	4,652,900	1	80,630		
Louisville								
Tennessee	38	2,905,000	42	3,204,455	4	299,455		
Division No. 4	381	30,409,370	407	32,871,030	26	2,461,660		
Ohio	168	14,248,850	171	14,563,170	3	314,320		
Cincinnati								
Cleveland								
Indiana	80	7,147,000	83	7,297,000	3	150,000		
Illinois	163	12,401,000	168	12,671,000	5	270,000		
Chicago								
Michigan	87	7,019,000	85	6,919,000			2	100,000
Detroit								
Wisconsin	63	4,683,000	67	5,042,650	4	359,650		
Milwaukee								
Division No. 5	561	45,498,850	574	46,492,820	15	1,093,970	2	100,000
Iowa	138	9,660,000	147	10,120,000	9	460,000		
Des Moines	2	200,000	2	200,000				
Minnesota	44	2,767,000	52	3,293,850	8	526,850		
St. Paul								
Minneapolis								
Missouri	55	3,820,000	53	3,740,000			2	80,000
St. Louis								
Kansas City			1	100,000	1	100,000		
St. Joseph	1	100,000	1	100,000				
Kansas	138	9,611,990	134	9,492,100			4	119,890
Nebraska	125	8,043,100	122	7,818,100			3	225,000
Omaha	1	100,000					1	100,000
Division No. 6	504	34,302,090	512	34,864,050	18	1,086,850	10	524,890

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL OF \$150,000 AND UNDER, ETC.—Continued.

States, Territories, and Reserve Cities.	September 25, 1891.		September 30, 1892.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado	35	\$2,340,000	38	\$2,515,000	3	\$175,000		
Nevada	1	82,000	1	82,000				
California	22	2,125,000	22	2,075,000				\$50,000
San Francisco								
Oregon	35	2,075,000	36	2,245,000	1	170,000		
Arizona	3	200,000	4	300,000	1	100,000		
Division No. 7	96	6,822,000	101	7,217,000	5	445,000		50,000
North Dakota	32	2,040,000	31	2,015,000			1	25,000
South Dakota	41	2,585,000	39	2,410,000			2	175,000
Idaho	8	575,000	11	700,000	3	125,000		
Montana	24	1,854,000	26	1,990,000	2	136,000		
New Mexico	11	940,000	10	740,000			1	200,000
Utah	7	600,000	8	650,000	1	50,000		
Washington	53	3,702,900	54	3,825,400	1	122,500		
Wyoming	10	835,000	11	810,000	1			25,000
Oklahoma	3	200,000	4	185,000	1			15,000
Indian Territory	2	150,000	6	349,200	4	199,200		
Division No. 8	191	13,481,900	200	13,674,600	13	632,700	4	440,000
United States	2,651	214,126,010	2,737	221,057,830	105	8,354,210	19	1,422,390

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING \$150,000, FOR THE YEARS 1891 AND 1892, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and Reserve Cities.	September 25, 1891.		September 30, 1892.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	15	\$5,700,000	15	\$5,700,000				
New Hampshire	8	1,700,000	8	1,700,000				
Vermont	11	3,450,000	11	3,450,000				
Massachusetts	110	34,557,775	110	33,870,000				\$687,775
Boston	56	51,800,000	55	53,100,000		\$1,300,000	1	
Rhode Island	36	17,727,050	36	17,727,050				
Connecticut	50	19,601,070	50	19,351,070				250,000
Division No. 1	286	134,535,895	285	134,898,120		1,300,000	1	937,775
New York	52	14,049,400	53	14,349,400	1	300,000		
New York City	48	50,711,970	48	49,650,000				1,061,970
Albany	6	1,550,000	6	1,550,000				
Brooklyn	5	1,352,000	5	1,352,000				
New Jersey	30	8,760,000	30	8,760,000				
Pennsylvania	63	17,320,000	63	17,115,020				204,980
Philadelphia	42	22,738,395	40	22,315,000			2	423,395
Pittsburg	25	10,800,000	25	10,800,000				
Division No. 2	271	127,281,765	270	125,891,420	1	300,000	2	1,690,345
Delaware	4	1,113,185	4	1,113,185				
Maryland	3	651,700	3	651,700				
Baltimore	22	13,238,965	22	13,243,260		4,295		
District of Columbia	1	252,000	1	252,000				
Washington	11	2,475,000	11	2,475,000				
Virginia	8	2,355,300	9	2,515,300	1	160,000		
West Virginia	4	806,000	4	806,000				
Division No. 3	53	20,892,150	54	21,056,445	1	164,295		
North Carolina	6	1,350,500	5	1,100,000			1	250,500
South Carolina	3	650,000	3	650,000				
Georgia	9	2,577,350	9	2,600,000		22,650		
Florida								
Alabama	9	2,675,000	7	2,175,000			2	500,000
Mississippi								
Louisiana	1	200,000	1	200,000				
New Orleans	10	3,625,000	10	3,625,000				
Texas	28	11,160,000	29	11,210,000	1	50,000		
Arkansas	3	1,000,000	3	1,000,000				
Kentucky	23	5,825,000	23	5,825,000				
Louisville	10	4,901,500	10	4,901,500				
Tennessee	15	7,475,000	13	6,975,000			2	500,000
Division No. 4	117	41,439,350	113	40,261,500	1	72,650	5	1,250,500
Ohio	46	12,244,000	45	12,326,700		82,700	1	
Cincinnati	13	9,100,000	13	9,100,000				
Cleveland	10	8,050,000	10	8,050,000				
Indiana	20	5,330,000	23	6,150,000	3	820,000		
Illinois	18	3,975,000	20	4,375,000	2	400,000		
Chicago	21	20,600,000	23	22,900,000	2	2,300,000		
Michigan	12	3,900,600	11	3,715,000			1	185,600
Detroit	8	4,400,000	8	4,400,000				
Wisconsin	6	1,450,000	7	1,610,000	1	160,000		
Milwaukee	3	850,000	3	850,000				
Division No. 5	157	69,899,600	163	73,476,700	8	3,762,700	2	185,600
Iowa	9	3,100,000	10	3,700,000	1	600,000		
Des Moines	2	500,000	2	500,000				
Minnesota	7	2,375,000	7	2,375,000				
St. Paul	5	4,800,000	5	4,800,000				
Minneapolis	6	4,840,000	7	4,931,000	1	91,000		
Missouri	4	850,000	4	850,000				
St. Louis	9	10,650,000	9	10,700,000		50,000		
Kansas City	11	7,800,000	10	6,800,000			1	1,000,000
St. Joseph	3	1,900,000	3	1,900,000				
Kansas	9	3,400,000	8	2,950,000			1	450,000
Nebraska	5	1,210,000	6	1,550,000	1	340,000		
Omaha	8	3,900,000	9	4,150,000	1	250,000		
Division No. 6	78	45,325,000	80	45,256,000	4	1,331,000	2	1,450,000

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING \$150,000, ETC.—Continued.

States, Territories, and reserve cities.	September 25, 1891.		September 30, 1892.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado.....	14	\$6,300,000	15	\$6,550,000	1	\$250,000	.....	.....
Nevada.....	1	200,000	1	200,000	.....	.....	.....	.....
California.....	12	3,800,000	12	3,600,000	.....	.....	.....	\$200,000
San Francisco.....	2	2,500,000	2	2,500,000	.....	.....	.....	.....
Oregon.....	5	2,200,000	5	1,700,000	.....	.....	.....	500,000
Arizona.....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 7.....	34	15,000,000	35	14,550,000	1	250,000	.....	700,000
North Dakota.....	1	250,000	2	450,000	1	200,000	.....	.....
South Dakota.....	1	200,000	1	200,000	.....	.....	.....	.....
Idaho.....	.....	.....	.....	.....	.....	.....	.....	.....
Montana.....	8	2,750,000	8	2,750,000	.....	.....	.....	.....
New Mexico.....	1	175,000	1	175,000	.....	.....	.....	.....
Utah.....	6	2,150,000	6	2,150,000	.....	.....	.....	.....
Washington.....	11	2,852,100	16	4,050,000	5	1,197,900	.....	.....
Wyoming.....	2	550,000	2	400,000	.....	.....	.....	150,000
Oklahoma.....	.....	.....	.....	.....	.....	.....	.....	.....
Indian Territory.....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 8.....	30	8,927,100	36	10,175,000	6	1,397,900	.....	150,000
United States.....	1,026	463,300,860	1,036	465,515,185	22	8,578,545	12	6,364,220

CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 30, 1892.

Cities, States, and Territories.	No. of banks.	On demand, paper with one or more names.	On demand, secured by stocks, bonds, and other collaterals.	On time, paper with two or more individual or firm names.	On time, single-name paper without other security.	On time, secured by stocks, bonds, etc., or by real estate.	Total.
New York City	48	\$4,931,784	\$117,751,227	\$117,796,025	\$38,147,905	\$65,573,000	\$344,199,941
Chicago	23	7,853,323	16,617,396	40,307,355	18,128,149	21,006,801	103,913,024
St. Louis	9	1,079,406	4,722,783	16,137,981	2,744,362	8,192,840	32,877,372
Boston	55	9,344,428	20,190,351	74,444,904	27,526,264	22,392,759	153,898,706
Albany	6	490,954	2,791,074	3,967,395	463,661	1,007,068	8,720,152
Brooklyn	5	95,925	3,905,395	4,355,505	586,700	1,570,501	10,514,026
Philadelphia	41	1,048,579	20,458,864	38,264,726	22,729,937	22,350,413	104,852,519
Pittsburg	26	1,018,801	5,547,561	23,747,799	2,022,017	7,661,814	39,997,992
Baltimore	22	1,464,932	4,502,301	14,106,354	7,635,570	5,403,512	33,112,669
Washington	12	165,125	1,944,039	5,056,719	64,611	668,757	7,899,251
New Orleans	10	366,699	3,151,581	5,618,596	843,538	4,076,796	14,057,210
Louisville	10	75,442	1,142,302	5,875,090	367,213	4,796,392	12,256,439
Cincinnati	13	2,630,678	4,183,837	13,648,046	5,828,562	4,194,767	30,485,890
Cleveland	10	925,906	4,101,888	14,062,399	2,004,554	2,550,518	23,645,265
Detroit	8	1,552,825	1,914,487	11,430,378	1,633,677	1,608,386	18,139,753
Milwaukee	3	524,198	711,417	3,078,681	651,334	1,160,278	6,125,998
Des Moines	4	121,114	40,485	1,512,991	542,722	514,737	2,732,049
St. Paul	5	1,303,527	508,815	5,667,200	6,421,647	2,041,674	15,942,863
Minneapolis	7	970,220	672,758	6,164,661	3,295,378	1,809,520	12,912,537
Kansas City	11	913,621	993,405	5,769,698	3,182,485	7,225,152	18,084,361
St. Joseph	4	473,859	195,227	2,471,685	1,418,020	1,113,631	5,672,422
Omaha	9	601,297	546,808	5,233,547	2,552,403	2,826,899	11,760,954
San Francisco	2	3,762,300	963,296	852,066	227,301	122,757	5,927,720
Total of cities	343	41,714,943	217,557,297	419,569,801	149,018,010	189,868,972	1,017,729,023
Maine	81	904,453	977,071	16,495,155	847,969	2,445,253	21,669,901
New Hampshire	54	1,634,469	1,471,177	6,271,256	681,667	1,709,884	11,768,453
Vermont	49	1,202,222	537,147	9,833,674	1,003,523	1,607,905	14,184,471
Massachusetts	213	3,739,793	8,361,207	62,739,874	22,478,144	16,629,670	111,948,688
Rhode Island	59	626,562	1,604,217	19,432,177	8,591,235	6,853,760	37,407,953
Connecticut	84	1,430,162	3,521,963	29,167,499	9,317,760	6,788,183	50,225,567
New York	266	4,745,646	4,299,365	77,578,445	10,828,176	8,124,693	105,576,325
New Jersey	98	1,181,745	6,961,583	35,275,725	4,802,145	4,308,807	52,530,005
Pennsylvania	307	1,797,865	2,293,029	82,408,674	11,561,777	12,265,666	110,327,011
Delaware	18	112,948	533,367	4,313,799	228,590	560,623	5,749,327
Maryland	43	554,627	244,486	7,846,492	683,971	983,938	10,313,514
District of Columbia	1	500	97,068	366,145		200,659	664,372
Virginia	36	513,505	1,430,653	10,972,182	781,129	2,924,106	16,621,575
West Virginia	28	84,842	53,828	6,419,533	199,674	452,261	7,210,138
North Carolina	23	105,737	164,157	4,219,570	583,257	906,996	5,979,717
South Carolina	14	74,650	364,038	2,815,208	115,964	2,404,136	5,773,996
Georgia	32	329,359	993,337	4,778,863	1,216,016	2,957,247	10,274,816
Florida	18	132,102	31,091	2,196,277	1,104,300	696,529	4,160,299
Alabama	29	399,589	504,376	3,184,111	1,407,353	2,141,728	7,637,157
Mississippi	13	99,440	161,319	1,411,159	275,676	686,638	2,634,232
Louisiana	11	79,116	119,528	1,171,932	257,097	406,097	2,033,770
Texas	223	1,932,839	1,120,835	20,586,503	11,772,653	13,347,423	48,760,253
Arkansas	10	201,777	238,196	2,633,799	520,579	748,433	3,332,784
Kentucky	72	1,112,289	453,430	14,951,142	1,210,882	3,300,999	21,028,742
Tennessee	55	1,341,362	2,273,187	11,419,749	3,462,523	4,615,022	23,111,843
Ohio	216	3,602,533	2,400,967	48,633,348	8,125,237	8,941,571	71,703,656
Indiana	106	2,150,365	934,951	25,313,425	4,278,640	4,536,033	37,213,414
Illinois	188	5,351,356	2,421,095	30,374,162	9,079,739	7,710,955	54,937,307
Michigan	96	1,177,922	1,190,789	22,325,122	5,900,950	3,481,115	34,075,898
Wisconsin	74	981,626	994,334	16,164,888	3,309,213	3,028,805	24,478,866
Iowa	157	1,977,292	1,092,737	19,220,816	8,935,785	6,849,839	38,076,469
Minnesota	59	1,210,619	755,396	9,145,162	3,598,433	3,708,104	18,417,714
Missouri	57	189,746	154,399	6,461,926	1,218,144	1,687,253	9,711,468
Kansas	142	480,782	319,454	9,349,347	3,913,052	8,982,542	23,045,177
Nebraska	128	1,040,709	553,669	12,174,481	3,430,925	5,851,421	23,051,205
Colorado	53	2,218,396	883,603	10,368,803	8,252,388	5,776,931	27,500,121
Nevada	2	439,587	65,575	103,701	71,312	39,916	720,091
California	34	3,341,933	2,335,668	3,363,251	1,296,864	2,410,229	12,747,945
Oregon	41	1,628,780	479,455	3,740,892	3,993,794	1,650,320	11,493,241
Arizona	4	41,049	18,089	216,748	53,611	82,118	411,615
North Dakota	33	96,897	141,703	1,078,805	1,052,287	4,597,377	6,967,069
South Dakota	40	198,970	332,008	1,196,513	1,063,705	2,733,962	5,525,158
Idaho	11	193,821	67,050	865,567	286,754	281,869	1,995,061
Montana	34	1,167,942	128,534	7,607,553	4,412,080	2,230,207	15,546,316
New Mexico	11	172,839	52,624	946,814	595,211	374,648	2,142,136
Utah	14	429,981	336,119	2,021,109	899,259	1,416,073	5,102,541
Washington	70	1,719,758	1,276,217	8,115,993	2,386,575	3,460,576	16,959,119
Wyoming	13	53,183	26,901	978,323	996,588	785,017	2,840,012
Oklahoma	4			137,854	67,829	116,294	321,977
Indian Territory	6	1,693		243,345	114,721	101,564	461,323
Total of country banks	3,430	54,205,372	55,770,992	677,626,891	171,265,156	176,901,395	1,135,769,806
United States	3,773	95,920,315	273,328,289	1,097,196,692	320,283,166	366,770,367	2,153,498,829

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS ON OCTOBER 4, 1888, SEPTEMBER 30, 1889, OCTOBER 2, 1890, SEPTEMBER 25, 1891, AND SEPTEMBER 30, 1892.

OCTOBER 4, 1888.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$608,811.76	\$8,400	.....	\$36,088	\$28,894.91	\$35,303	\$717,497.67
New Hampshire.....	272,931.70	7,780	.....	71,483	28,661.80	16,432	397,288.50
Vermont.....	324,242.49	7,600	.....	40,823	28,023.36	5,045	405,733.85
Massachusetts.....	2,075,139.18	239,520	.....	315,188	200,543.74	140,162	2,970,552.92
Boston.....	3,995,172.09	6,619,800	.....	108,687	81,047.76	693,321	11,498,027.85
Rhode Island.....	399,863.35	67,670	.....	59,372	44,740.69	87,102	658,748.04
Connecticut.....	1,288,182.11	182,770	.....	134,863	103,636.67	86,480	1,795,931.78
Division No. 1.....	8,964,342.68	7,133,540	.....	766,504	515,548.93	1,063,845	18,443,780.61
New York.....	3,489,057.48	1,216,790	.....	385,126	266,313.30	255,317	5,612,603.78
New York City.....	7,138,669.50	64,305,120	.....	362,213	219,845.64	1,771,348	73,797,196.14
Albany.....	402,960.50	535,700	.....	18,500	8,171.00	14,000	979,331.50
New Jersey.....	1,091,490.59	309,470	.....	194,805	107,949.01	171,323	1,875,037.60
Pennsylvania.....	3,748,764.42	284,160	.....	541,141	251,439.41	191,152	5,016,656.83
Philadelphia.....	2,264,915.00	172,450	\$8,890,000	346,946	169,237.19	548,152	12,391,700.19
Pittsburg.....	2,130,858.70	823,100	.....	154,299	38,003.53	94,708	3,240,969.23
Division No. 2.....	20,266,716.19	67,646,790	8,890,000	2,003,030	1,060,959.08	3,046,000	102,913,495.27
Delaware.....	131,453.50	22,640	.....	46,450	29,751.09	37,894	268,188.59
Maryland.....	322,302.12	44,180	.....	69,251	35,612.29	65,154	536,499.41
Baltimore.....	1,385,293.50	468,680	.....	101,658	39,337.36	249,872	2,244,840.86
District of Columbia.....	96,471.00	116,500	.....	4,060	5,260.50	6,980	229,271.50
Washington.....	201,783.00	531,040	.....	13,165	14,974.50	192,624	953,586.50
Virginia.....	394,598.00	9,480	.....	87,756	42,127.05	84,470	618,431.05
West Virginia.....	225,096.13	10,400	.....	19,157	9,963.02	8,309	272,925.15
Division No. 3.....	2,756,997.25	1,202,920	.....	341,497	177,025.81	645,303	5,123,743.06
North Carolina.....	160,598.00	.....	.....	50,873	17,418.10	10	228,899.10
South Carolina.....	108,983.00	420	.....	63,841	19,142.05	8,562	200,948.05
Georgia.....	144,273.63	55,500	.....	191,526	24,005.03	116,619	531,923.66
Florida.....	39,353.00	3,580	.....	46,468	16,552.39	1,385	107,338.39
Alabama.....	306,792.00	19,520	.....	52,607	13,180.36	45,293	437,392.36
Mississippi.....	64,869.50	4,000	.....	32,122	8,503.65	40,185	149,680.15
Louisiana.....	12,480.00	4,500	.....	26,565	16,668.05	76,736	136,949.05
New Orleans.....	123,442.00	127,920	.....	114,592	61,523.85	505,643	933,120.85
Texas.....	481,531.20	139,590	.....	416,152	49,749.95	218,363	1,305,386.15
Arkansas.....	33,175.00	14,270	.....	25,523	7,572.10	40,210	120,750.10
Kentucky.....	389,062.36	41,390	.....	67,570	15,984.33	36,895	550,901.69
Louisville.....	290,748.00	1,500	.....	43,630	5,022.75	1,400	342,300.75
Tennessee.....	392,423.00	117,100	.....	215,062	39,858.85	72,270	836,713.85
Division No. 4.....	2,547,730.69	529,290	.....	1,346,531	295,181.46	1,163,571	5,882,304.15
Ohio.....	2,422,423.80	146,640	.....	292,133	116,657.86	45,973	3,023,827.66
Cincinnati.....	369,997.50	271,000	.....	60,552	11,671.75	156,500	869,721.25
Cleveland.....	729,789.50	180,000	.....	39,132	14,904.91	25,000	988,826.41
Indiana.....	1,729,041.62	113,250	.....	205,120	62,733.89	40,376	2,150,521.51
Illinois.....	1,972,502.50	198,920	.....	247,130	104,820.92	98,558	2,621,931.42
Chicago.....	9,757,108.50	2,426,750	.....	215,851	254,807.10	416,725	13,071,241.60
Michigan.....	1,154,512.93	29,340	.....	135,933	45,064.67	20,575	1,385,425.60
Detroit.....	972,174.50	5,960	.....	45,385	53,500.36	12,535	1,089,554.86
Wisconsin.....	785,011.87	12,300	.....	93,807	46,524.54	11,371	949,014.41
Milwaukee.....	455,377.00	100,000	.....	20,233	9,040.00	8,534	593,184.00
Division No. 5.....	20,347,939.72	3,484,160	.....	1,355,276	719,726.00	836,147	26,743,248.72
Iowa.....	1,240,734.58	75,680	.....	176,286	74,774.07	58,790	1,626,264.65
Minnesota.....	1,794,471.24	5,880	.....	265,136	91,569.40	12,160	2,169,216.64
Missouri.....	220,667.00	9,000	.....	34,539	8,621.51	8,587	281,414.51
St. Louis.....	487,219.00	355,000	.....	20,000	7,878.00	92,400	962,497.00
Kansas City.....	1,054,752.50	251,200	.....	72,817	38,738.97	87,120	1,504,628.47
St. Joseph.....	89,740.00	50,260	.....	4,378	3,668.70	26,327	174,373.70
Kansas.....	967,519.88	24,260	.....	134,328	48,451.10	63,947	1,238,505.90
Nebraska.....	595,725.45	15,960	.....	69,250	22,980.85	32,582	736,498.30
Omaha.....	881,497.10	32,950	67,536	28,685.12	11,540	1,022,208.22
Division No. 6.....	7,332,326.67	820,190	844,270	325,367.72	393,453	9,715,607.39

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AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

OCTOBER 4, 1888—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,334,134.65	\$6,490	.....	\$74,457	\$28,756.56	\$11,698	\$1,455,536.21
Nevada	46,727.50	160	.....	5,629	2,845.09	285	55,546.59
California	2,286,137.90	122,180	.....	113,289	42,964.08	52,220	2,616,790.98
San Francisco	928,622.50	3,650	\$180,000	14,643	15,255.32	.....	1,142,170.82
Oregon	875,572.50	12,190	.....	18,034	13,979.80	20,843	940,619.30
Arizona	14,010.00	.....	.....	500	1,437.10	.....	15,947.10
Division No. 7 ..	5,485,205.05	144,570	180,000	226,552	105,237.95	85,046	6,226,601.00
Dakota	371,845.10	17,240	.....	50,879	21,154.90	9,496	470,615.00
Idaho	101,784.50	1,630	.....	6,762	1,217.35	6,117	117,510.85
Montana	736,950.00	40,600	.....	48,589	11,744.00	32,224	870,407.00
New Mexico	108,269.50	1,000	.....	8,557	4,522.35	2,100	124,484.85
Utah	323,808.30	55,500	.....	6,213	5,597.45	5,009	396,127.75
Washington	679,997.70	10,700	.....	42,344	7,804.29	8,895	749,740.99
Wyoming	198,992.60	660	.....	4,927	4,804.40	792	210,176.00
Division No. 8 ..	2,521,647.70	127,330	.....	168,271	56,844.74	64,933	2,939,026.44
United States ..	70,222,905.95	81,088,790	9,070,000	7,051,931	3,255,891.69	7,298,298	177,987,816.64

SEPTEMBER 30, 1889.

Maine	\$611,151.51	\$4,830	.....	\$39,928	\$36,167.51	\$40,036	\$732,113.02
New Hampshire	276,224.05	5,300	.....	56,872	37,729.89	25,014	401,139.94
Vermont	317,710.80	10,210	.....	25,589	39,073.69	12,650	405,233.49
Massachusetts	2,201,966.47	294,200	.....	252,370	247,212.02	250,783	3,246,531.49
Boston	4,457,576.00	5,369,820	.....	87,897	86,117.54	703,018	10,704,428.54
Rhode Island	421,327.25	89,560	.....	41,795	71,292.71	76,139	700,113.96
Connecticut	1,305,898.51	262,820	.....	91,519	112,373.23	158,487	1,931,097.74
Division No. 1 ..	9,591,854.59	6,036,740	.....	595,970	629,966.59	1,266,127	18,120,658.18
New York	3,232,797.64	1,036,370	.....	253,903	267,762.70	362,524	5,153,357.34
New York City	7,096,549.50	48,925,260	.....	220,699	255,586.02	2,589,798	59,087,892.52
Albany	329,347.70	450,000	.....	17,160	6,047.00	21,482	824,036.70
New Jersey	1,071,654.42	189,270	.....	104,237	172,035.35	296,980	1,834,176.77
Pennsylvania	3,670,770.53	350,740	.....	464,605	267,083.43	389,397	5,142,595.96
Philadelphia	1,573,046.00	467,430	\$7,000,000	217,425	182,861.02	757,031	10,197,793.02
Pittsburg	1,743,812.00	974,000	.....	119,502	52,607.95	179,576	3,069,497.95
Division No. 2 ..	18,717,977.79	52,393,070	7,000,000	1,397,531	1,203,983.47	4,596,788	85,309,350.26
Delaware	138,871.00	11,890	.....	42,155	22,915.64	71,120	286,951.64
Maryland	301,597.97	50,670	.....	41,350	41,876.02	77,104	512,597.99
Baltimore	1,024,545.50	1,343,040	225,000	54,394	42,230.88	287,840	2,977,050.38
District of Columbia ..	98,840.50	90,000	.....	3,783	1,481.25	9,891	203,995.75
Washington	108,076.00	601,020	.....	11,247	19,582.00	201,611	941,536.00
Virginia	311,021.50	8,730	.....	79,684	35,629.83	84,927	519,992.33
West Virginia	216,166.68	13,800	.....	13,778	11,744.25	15,856	271,344.93
Division No. 3 ..	2,199,119.15	2,119,150	225,000	246,391	175,459.87	748,349	5,713,469.02
North Carolina	155,029.76	570	.....	62,844	40,393.09	4,441	263,277.85
South Carolina	95,171.00	.....	.....	57,593	24,570.90	38,096	215,430.90
Georgia	215,454.38	21,920	.....	93,578	40,800.81	117,964	489,717.19
Florida	46,536.90	1,860	.....	48,190	10,762.70	1,463	108,812.60
Alabama	163,601.50	13,170	.....	108,060	28,635.55	88,315	401,782.05
Mississippi	33,641.50	1,800	.....	33,651	14,649.15	40,763	124,504.65
Louisiana	15,267.50	8,040	.....	14,092	8,988.35	52,074	98,461.85
New Orleans	68,241.00	58,900	.....	46,232	38,379.15	415,410	627,162.15
Texas	472,210.55	71,290	.....	234,301	59,236.95	281,188	1,118,226.50
Arkansas	34,144.50	12,200	.....	38,889	6,745.65	43,681	135,660.15
Kentucky	444,211.50	41,370	.....	51,507	27,370.71	36,814	601,273.21
Louisville	330,711.50	63,500	.....	23,766	8,654.90	45,285	471,917.40
Tennessee	454,167.50	118,060	.....	122,823	38,110.87	88,574	821,735.37
Division No. 4 ..	2,528,389.09	412,680	.....	935,526	347,298.78	1,254,068	5,477,961.87

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 30, 1889—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Ohio	\$2, 425, 974. 67	\$109, 300	.....	\$254, 526	\$151, 936. 95	\$76, 972	\$3, 018, 709. 62
Cincinnati	317, 739. 00	312, 000	.....	50, 708	17, 977. 40	292, 400	990, 824. 40
Cleveland	631, 680. 00	240, 000	.....	31, 729	6, 834. 97	25, 000	935, 243. 97
Indiana	1, 680, 614. 69	256, 750	.....	151, 382	99, 572. 80	84, 679	2, 272, 998. 49
Illinois	1, 837, 607. 81	190, 390	.....	211, 287	144, 057. 64	98, 129	2, 481, 471. 45
Chicago	11, 594, 795. 00	2, 622, 000	.....	221, 473	135, 375. 19	769, 150	15, 342, 793. 19
Michigan	1, 082, 062. 69	39, 240	.....	118, 554	73, 262. 97	34, 005	1, 347, 124. 66
Detroit	995, 425. 50	57, 370	.....	50, 497	54, 499. 05	61, 423	1, 219, 714. 55
Wisconsin	806, 332. 15	11, 880	.....	60, 886	49, 836. 25	22, 825	951, 759. 40
Milwaukee	602, 185. 00	120, 000	.....	12, 169	7, 820. 00	6, 700	748, 874. 00
Division No. 5	21, 974, 416. 51	3, 958, 930	.....	1, 163, 211	741, 673. 22	1, 471, 283	29, 309, 513. 73
Iowa	902, 414. 10	56, 120	.....	145, 479	82, 674. 65	58, 976	1, 245, 663. 75
Minnesota	1, 752, 621. 30	7, 310	.....	199, 643	113, 786. 93	25, 662	2, 099, 023. 23
Missouri	251, 010. 20	10, 290	.....	40, 955	22, 257. 64	31, 096	355, 608. 84
St. Louis	1, 061, 101. 00	395, 000	.....	25, 200	15, 032. 60	81, 000	1, 577, 333. 60
Kansas City	1, 284, 739. 50	130, 540	.....	80, 227	40, 736. 45	162, 110	1, 698, 352. 95
St. Joseph	148, 987. 50	89, 460	.....	14, 458	5, 989. 55	66, 967	316, 862. 05
Kansas	849, 880. 59	26, 150	.....	134, 444	63, 584. 90	85, 027	1, 159, 086. 49
Nebraska	546, 096. 15	13, 730	.....	57, 780	33, 492. 32	57, 859	708, 957. 47
Omaha	950, 567. 32	15, 600	.....	86, 172	32, 387. 98	22, 946	1, 107, 673. 30
Division No. 6	7, 747, 417. 66	735, 200	.....	784, 358	409, 943. 02	591, 643	10, 268, 561. 68
Colorado	1, 738, 927. 52	28, 790	.....	76, 934	43, 207. 80	27, 495	1, 915, 354. 32
Nevada	38, 590. 00	50	.....	804	3, 713. 65	140	43, 297. 65
California	2, 118, 974. 50	24, 550	\$110, 000	141, 314	52, 423. 33	21, 291	2, 468, 552. 83
San Francisco	824, 265. 00	140, 410	40, 000	7, 500	4, 800. 00	2, 500	1, 019, 475. 00
Oregon	984, 984. 50	1, 390	.....	19, 868	24, 138. 23	18, 080	1, 048, 460. 73
Arizona	16, 005. 00	.....	.....	142	1, 076. 70	.....	17, 223. 70
Division No. 7	5, 721, 746. 52	195, 190	150, 000	246, 562	129, 359. 71	69, 506	6, 512, 364. 23
Dakota	348, 812. 10	16, 560	.....	26, 778	20, 238. 46	22, 808	435, 196. 56
Idaho	109, 630. 00	7, 000	.....	9, 220	3, 663. 48	6, 689	136, 292. 48
Montana	614, 095. 00	42, 050	.....	47, 285	24, 684. 20	14, 905	743, 019. 20
New Mexico	147, 122. 50	.....	.....	13, 062	5, 790. 55	725	166, 700. 05
Utah	457, 235. 53	76, 990	.....	19, 003	8, 217. 65	8, 353	569, 799. 18
Washington	1, 248, 730. 00	17, 190	.....	51, 079	22, 159. 50	12, 903	1, 352, 061. 50
Wyoming	194, 983. 50	200	.....	7, 030	6, 462. 40	2, 915	211, 590. 90
Division No. 8	3, 120, 608. 63	159, 990	.....	173, 457	91, 216. 24	69, 298	3, 614, 569. 87
United States	71, 601, 529. 94	66, 010, 950	7, 375, 000	5, 543, 006	3, 728, 900. 90	10, 067, 062	164, 326, 448. 84

OCTOBER 2, 1890.

Maine	\$602, 874. 89	\$41, 820	.....	\$48, 059	\$39, 218. 33	\$67, 884	\$799, 856. 22
New Hampshire	268, 771. 25	4, 150	.....	56, 098	49, 127. 21	55, 647	433, 793. 46
Vermont	316, 702. 85	12, 120	.....	30, 081	37, 316. 78	28, 414	424, 634. 63
Massachusetts	2, 306, 246. 38	330, 130	.....	293, 386	252, 934. 59	369, 949	3, 552, 645. 97
Boston	3, 651, 524. 50	6, 538, 790	.....	80, 266	92, 004. 01	996, 026	11, 358, 610. 51
Rhode Island	403, 039. 36	156, 540	.....	36, 931	80, 276. 60	140, 846	817, 632. 96
Connecticut	1, 384, 923. 24	288, 270	.....	104, 210	117, 233. 67	283, 495	2, 178, 131. 91
Division No. 1	8, 934, 082. 47	7, 371, 820	.....	649, 031	668, 111. 19	1, 942, 261	19, 565, 305. 66
New York	3, 060, 378. 34	630, 170	.....	287, 419	276, 835. 54	255, 873	4, 510, 675. 88
New York City	8, 631, 003. 00	65, 551, 590	.....	267, 232	328, 370. 03	3, 681, 745	78, 459, 940. 03
Albany	415, 144. 50	511, 000	.....	15, 435	8, 554. 75	16, 792	966, 921. 25
Brooklyn	132, 848. 00	584, 200	.....	13, 333	32, 783. 20	180, 871	944, 035. 20
New Jersey	1, 167, 601. 91	256, 520	.....	155, 844	183, 705. 67	444, 643	2, 208, 314. 58
Pennsylvania	3, 929, 012. 10	402, 830	.....	491, 700	314, 143. 18	480, 232	5, 617, 917. 28
Philadelphia	1, 731, 829. 50	3, 150, 210	\$3, 150, 000	316, 751	281, 162. 31	923, 777	9, 553, 729. 81
Pittsburg	1, 738, 876. 50	906, 380	.....	187, 768	70, 891. 15	314, 846	3, 218, 761. 65
Division No. 2	20, 806, 693. 85	71, 992, 900	3, 150, 000	1, 735, 477	1, 496, 445. 83	6, 298, 779	105, 480, 295. 68

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AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

OCTOBER 2, 1890—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Delaware.....	\$156,931.14	\$7,000	.....	\$30,291	\$25,558.11	\$85,829	\$305,609.25
Maryland.....	294,910.81	67,450	.....	51,340	48,257.85	110,370	572,328.66
Baltimore.....	457,112.50	2,260,200	.....	75,102	50,451.38	381,720	3,224,585.88
District of Columbia.....	103,923.50	110,000	.....	7,287	5,485.75	13,792	240,488.25
Washington.....	108,436.50	1,131,890	.....	7,863	42,164.55	297,724	1,588,078.05
Virginia.....	369,895.00	47,680	.....	74,555	35,531.80	129,120	656,781.80
West Virginia.....	257,912.28	14,850	.....	24,910	20,057.17	21,340	339,069.45
Division No. 3.....	1,749,121.73	3,639,070	.....	271,348	227,506.61	1,039,895	6,926,941.34
North Carolina.....	184,338.30	560	.....	27,627	23,101.20	8,172	243,798.50
South Carolina.....	223,350.35	2,080	.....	57,233	24,123.73	13,486	320,273.08
Georgia.....	422,448.69	73,660	.....	123,653	32,397.10	123,989	776,147.79
Florida.....	29,654.65	.....	.....	71,554	18,243.98	4,635	124,087.63
Alabama.....	289,812.00	20,820	.....	95,971	23,156.55	65,369	495,128.55
Mississippi.....	39,719.00	2,700	.....	34,836	19,943.15	30,054	127,252.15
Louisiana.....	7,530.00	15,740	.....	25,520	13,295.45	53,915	116,000.45
New Orleans.....	154,462.50	301,500	.....	56,915	34,445.98	424,191	971,514.48
Texas.....	737,805.15	194,410	.....	352,724	84,456.12	355,980	1,725,375.27
Arkansas.....	30,010.00	15,830	.....	31,451	17,965.99	36,519	131,786.99
Kentucky.....	548,288.80	44,400	.....	76,660	33,482.20	41,829	744,660.00
Louisville.....	218,568.00	34,600	.....	26,548	10,348.05	32,296	322,360.05
Tennessee.....	422,654.50	139,880	.....	201,882	55,865.52	99,422	889,704.02
Division No. 4.....	3,368,641.94	816,180	.....	1,182,574	390,836.02	1,289,857	6,988,088.96
Ohio.....	2,420,812.37	103,810	.....	304,698	150,806.22	125,131	3,105,257.59
Cincinnati.....	275,719.60	475,000	.....	69,236	27,373.89	172,950	1,020,279.49
Cleveland.....	786,965.50	177,000	.....	25,466	15,010.25	22,032	1,026,473.75
Indiana.....	1,932,387.58	145,490	.....	214,933	111,890.35	175,912	2,580,612.93
Illinois.....	1,807,274.55	237,250	.....	222,857	143,473.63	148,488	2,559,343.18
Chicago.....	10,849,786.50	5,215,400	.....	197,478	216,478.72	527,516	17,006,659.22
Michigan.....	1,158,699.04	59,250	.....	117,510	85,285.85	66,559	1,487,303.89
Detroit.....	822,327.50	116,580	.....	40,353	46,908.05	49,720	1,075,888.55
Wisconsin.....	896,186.70	39,840	.....	71,724	60,399.08	52,137	1,120,286.78
Milwaukee.....	617,000.00	225,000	.....	21,948	7,820.00	7,891	879,659.00
Division No. 5.....	21,567,159.34	6,794,620	.....	1,286,203	865,446.04	1,348,336	31,861,764.38
Iowa.....	1,192,871.10	67,350	.....	193,018	90,547.24	117,644	1,661,430.84
Minnesota.....	651,600.70	4,840	.....	47,698	34,221.15	27,443	765,802.85
St. Paul.....	1,017,869.45	.....	.....	104,950	65,461.05	118,105	1,306,385.50
Minneapolis.....	739,050.25	30,000	.....	46,002	25,192.00	11,200	851,441.25
Missouri.....	257,992.50	11,120	.....	57,679	23,049.05	40,972	390,812.55
St. Louis.....	497,523.50	1,848,790	.....	27,221	14,413.14	672,484	3,060,431.64
Kansas City.....	886,925.00	152,430	.....	123,995	33,585.12	170,276	1,367,211.12
St. Joseph.....	162,267.50	71,260	.....	12,168	7,222.05	44,439	297,356.55
Kansas.....	856,101.30	97,500	.....	150,993	67,525.70	107,719	1,279,839.00
Nebraska.....	636,827.75	24,170	.....	72,475	44,779.37	73,640	851,892.12
Omaha.....	1,811,377.50	36,390	.....	88,490	24,460.70	37,506	1,998,224.20
Division No. 6.....	8,710,406.55	2,343,850	.....	924,689	430,456.57	1,421,428	13,830,830.12
Colorado.....	1,920,630.91	31,550	.....	92,634	42,211.00	40,113	2,127,138.91
Nevada.....	40,932.50	220	.....	3,787	4,459.20	218	49,616.70
California.....	1,800,211.50	57,140	\$29,000	100,966	50,488.30	28,831	2,066,636.80
San Francisco.....	843,042.50	2,000	290,000	11,000	5,570.00	8,000	1,159,612.50
Oregon.....	1,301,926.50	2,270	.....	17,729	20,640.20	16,999	1,359,564.70
Arizona.....	49,770.00	340	.....	1,800	1,113.70	520	53,543.70
Division No. 7.....	5,956,513.91	93,520	319,000	227,916	124,482.40	94,681	6,816,113.31
North Dakota.....	162,277.90	26,070	.....	13,263	12,779.40	42,774	257,164.30
South Dakota.....	186,939.90	17,100	.....	14,870	11,517.30	23,047	253,474.20
Idaho.....	98,263.40	2,070	.....	2,098	1,341.25	3,801	107,573.65
Montana.....	668,908.05	60,320	.....	56,132	34,918.99	30,487	850,766.04
New Mexico.....	214,217.50	.....	.....	12,265	6,022.60	.....	232,505.10
Utah.....	444,215.50	119,000	.....	20,288	13,392.31	48,739	645,634.81
Washington.....	1,626,303.80	56,790	.....	80,906	30,841.54	31,682	1,826,523.34
Wyoming.....	218,145.00	2,140	.....	9,016	5,327.95	5,251	239,879.95
Oklahoma.....	11,485.00	150	.....	846	821.08	4,545	17,847.08
Indian Territory.....	1,457.50	.....	.....	2,612	360.42	3,721	8,150.92
Division No. 8.....	3,632,213.55	283,640	.....	212,296	117,322.84	194,047	4,439,519.39
United States.....	74,664,833.34	93,335,600	3,469,000	6,489,534	4,320,607.50	13,629,284	195,908,858.84

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 25, 1891.

States, etc.	Gold coin.	Gold Treas- ury cer- tificates.	Gold clearing- house cer- tificates.	Silver coin.		Silver Treas- ury cer- tificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$686,071.30	\$48,770	.....	\$37,428	\$40,981.04	\$90,391	\$903,641.34
New Hampshire.....	274,384.50	25,790	.....	57,414	43,181.41	71,550	472,319.91
Vermont.....	334,232.20	18,110	.....	30,175	48,748.68	45,545	476,810.88
Massachusetts.....	2,451,009.49	268,250	.....	230,782	273,482.61	490,108	3,713,632.10
Boston.....	3,414,499.35	3,835,130	.....	63,776	131,608.95	1,481,759	8,926,773.30
Rhode Island.....	419,431.90	210,670	.....	41,332	83,205.28	187,918	942,557.18
Connecticut.....	1,526,844.90	351,440	.....	77,653	123,855.48	313,274	2,393,067.38
Division No. 1..	9,106,473.64	4,758,160	.....	538,560	745,063.45	2,680,545	17,828,802.09
New York.....	3,226,137.64	665,770	.....	261,779	305,934.46	328,675	4,788,296.10
New York City.....	9,845,117.00	37,523,360	.....	155,216	401,567.49	5,871,631	53,796,891.49
Albany.....	348,577.00	454,000	.....	19,700	10,103.50	19,911	852,291.50
Brooklyn.....	126,711.50	392,000	.....	2,455	43,268.53	271,562	835,997.03
New Jersey.....	1,253,476.56	302,290	.....	152,978	193,418.26	528,855	2,431,017.82
Pennsylvania.....	4,307,482.36	487,960	.....	506,752	328,988.46	686,739	6,317,921.82
Philadelphia.....	1,872,449.00	1,740,720	\$6,675,000	264,836	268,583.55	1,651,178	12,472,766.55
Pittsburg.....	2,203,511.50	515,580	.....	119,402	69,718.85	237,345	3,145,557.35
Division No. 2..	23,183,462.56	42,081,680	6,675,000	1,483,118	1,621,583.10	9,595,896	84,640,739.66
Delaware.....	128,212.00	14,980	.....	36,235	31,758.45	99,319	310,504.45
Maryland.....	368,635.46	66,550	.....	45,342	50,316.09	113,452	644,295.55
Baltimore.....	596,612.50	1,271,650	.....	84,218	59,786.89	667,738	2,680,005.39
District of Columbia.....	117,559.50	120,000	.....	2,735	2,151.75	22,892	265,338.25
Washington.....	136,071.40	1,234,180	.....	17,946	22,667.30	385,291	1,796,155.70
Virginia.....	535,150.34	59,730	.....	91,024	67,721.30	120,797	874,921.64
West Virginia.....	273,611.68	15,340	.....	24,683	24,359.81	32,132	370,126.49
Division No. 3..	2,155,852.88	2,782,430	.....	302,183	258,761.59	1,441,621	6,940,848.47
North Carolina.....	266,716.86	4,420	.....	42,276	36,255.48	15,090	364,758.34
South Carolina.....	66,441.85	500	.....	45,155	33,700.25	7,461	153,258.10
Georgia.....	237,152.80	18,880	.....	89,823	44,567.30	126,984	517,407.10
Florida.....	62,301.40	2,550	.....	49,843	22,598.95	13,571	150,864.35
Alabama.....	221,738.50	23,400	.....	79,710	24,789.75	78,974	428,612.25
Mississippi.....	53,490.50	3,540	.....	21,465	9,580.95	32,373	120,449.45
Louisiana.....	28,499.50	4,040	.....	38,781	18,327.50	45,526	135,174.00
New Orleans.....	187,836.50	258,320	.....	74,992	38,571.95	626,495	1,186,215.45
Texas.....	949,942.20	80,460	.....	395,071	102,383.91	491,866	2,019,723.11
Arkansas.....	70,445.00	17,950	.....	22,383	4,942.30	25,341	141,061.30
Kentucky.....	536,133.67	48,990	.....	70,747	37,181.86	63,370	756,422.53
Louisville.....	319,407.00	24,800	.....	40,197	10,319.35	14,200	408,923.35
Tennessee.....	538,586.50	92,840	.....	204,343	62,196.31	83,551	981,516.81
Division No. 4..	3,538,692.28	580,690	.....	1,174,786	445,415.86	1,624,802	7,364,386.14
Ohio.....	2,801,760.86	165,840	.....	283,858	176,114.08	168,081	3,595,653.94
Cincinnati.....	353,328.50	747,450	.....	67,766	29,437.74	470,212	1,668,194.24
Cleveland.....	743,412.50	266,000	.....	34,045	23,507.00	28,621	1,095,585.50
Indiana.....	2,261,623.30	395,930	.....	220,358	124,001.38	219,825	3,221,737.68
Illinois.....	2,423,284.75	407,290	.....	280,268	187,171.87	249,155	3,547,169.62
Chicago.....	13,018,145.50	5,449,500	.....	222,513	201,863.25	1,250,591	20,142,612.75
Michigan.....	1,384,866.09	69,700	.....	127,808	92,223.39	93,171	1,767,768.48
Detroit.....	725,296.00	38,000	.....	33,017	37,310.00	94,797	928,420.00
Wisconsin.....	1,284,673.74	45,300	.....	87,007	74,814.01	61,831	1,553,625.75
Milwaukee.....	674,530.00	170,000	.....	16,230	12,722.02	40,754	914,236.02
Division No. 5..	25,670,921.24	7,755,010	.....	1,372,870	959,164.74	2,677,038	38,435,003.98
Iowa.....	1,308,988.24	87,260	.....	177,690	99,872.20	111,529	1,785,339.44
Des Moines.....	112,710.00	.....	.....	18,404	9,522.35	50,000	190,636.35
Minnesota.....	735,091.94	20,300	.....	54,611	37,661.04	53,304	900,967.98
St. Paul.....	1,714,857.97	14,000	.....	30,906	18,063.95	227,210	2,005,037.92
Minneapolis.....	616,167.50	.....	.....	53,091	23,045.65	181,750	874,054.15
Missouri.....	304,751.00	13,030	.....	62,396	35,253.18	42,105	457,535.18
St. Louis.....	1,437,512.00	1,412,350	.....	37,117	16,771.70	832,430	3,736,180.70
Kansas City.....	1,038,627.50	178,640	.....	141,931	34,862.35	264,032	1,658,092.85
St. Joseph.....	195,733.50	27,080	.....	21,533	10,657.20	72,751	327,754.70
Kansas.....	1,115,800.05	45,210	.....	133,377	63,423.52	134,639	1,492,449.57
Nebraska.....	771,823.90	26,660	.....	78,552	45,625.84	71,496	994,157.74
Omaha.....	1,672,940.40	43,500	91,303	42,766.26	52,193	1,902,702.66
Division No. 6..	11,025,004.00	1,868,030	900,911	437,525.24	2,093,439	16,324,909.24

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AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 25, 1891—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,886,841.60	\$52,720	.....	\$208,684	\$52,031.04	\$52,516	\$2,252,792.64
Nevada	37,210.00	.....	.....	1,770	2,015.45	.....	41,275.45
California	1,701,832.50	21,890	\$35,000	98,455	74,232.40	19,925	1,951,334.90
San Francisco	1,026,225.00	.....	590,000	13,000	23,200.00	3,000	1,635,425.00
Oregon	1,409,640.97	4,230	.....	18,037	34,693.98	13,675	1,480,276.95
Arizona	36,130.00	.....	.....	2,927	1,766.85	.....	40,823.85
Division No. 7	6,097,880.07	78,840	625,000	342,873	187,939.72	89,396	7,421,928.79
North Dakota	185,076.72	25,800	.....	11,882	13,713.20	41,002	277,473.92
South Dakota	175,387.50	19,400	.....	20,557	10,172.39	39,712	265,228.89
Idaho	128,630.90	260	.....	9,150	5,211.75	13,885	157,137.65
Montana	738,850.00	64,200	.....	48,915	45,281.69	42,690	939,936.69
New Mexico	145,850.00	.....	.....	13,492	6,343.15	2,041	167,726.15
Utah	526,641.35	101,400	.....	40,558	21,825.36	18,716	709,140.71
Washington	1,556,435.60	57,580	.....	71,538	53,877.93	35,985	1,775,416.53
Wyoming	217,156.00	190	.....	11,355	5,883.65	6,467	241,051.65
Oklahoma	6,385.00	.....	.....	709	101.25	720	7,915.25
Indian Territory	5,647.50	.....	.....	5,116	886.60	5,780	17,430.10
Division No. 8	3,686,060.57	268,830	.....	233,272	163,296.97	206,998	4,558,457.54
United States	84,464,347.24	60,173,670	7,300,000	6,348,573	4,818,750.67	20,409,735	183,515,075.91

SEPTEMBER 30, 1892.

Maine	\$743,629.39	\$77,870	.....	\$43,077	\$47,450.76	\$101,324	\$1,013,351.15
New Hampshire	318,934.18	34,330	.....	65,434	48,332.48	81,675	548,705.66
Vermont	367,132.50	18,490	.....	32,795	48,565.19	38,643	505,625.69
Massachusetts	2,705,756.35	228,090	.....	236,327	296,995.63	589,326	4,056,494.98
Boston	3,713,614.00	4,990,210	.....	63,391	128,725.55	1,864,358	10,760,298.55
Rhode Island	482,412.30	97,120	.....	29,248	95,906.80	195,167	999,854.10
Connecticut	1,622,266.05	230,410	.....	82,265	148,681.97	334,144	2,417,767.02
Division No. 1	9,953,744.77	5,776,520	.....	552,537	814,658.38	3,204,637	20,302,097.15
New York	3,475,672.03	774,700	.....	231,719	304,826.98	413,385	5,200,303.01
New York City	12,146,883.00	44,618,480	.....	151,290	467,497.07	5,183,921	62,568,071.07
Albany	312,807.50	438,000	.....	11,683	10,161.45	29,422	802,373.95
Brooklyn	130,174.50	462,250	.....	17,740	46,339.99	250,547	907,051.49
New Jersey	1,318,017.17	332,690	.....	156,190	186,759.75	549,640	2,543,296.92
Pennsylvania	4,407,338.18	501,920	.....	495,726	369,144.33	832,631	6,606,759.51
Philadelphia	2,102,139.50	2,109,380	\$7,730,000	313,277	287,594.54	2,079,813	14,622,204.04
Pittsburg	2,682,329.50	661,600	.....	135,889	121,539.35	488,635	4,089,992.85
Division No. 2	26,575,361.38	49,899,020	7,730,000	1,513,514	1,793,863.46	9,827,994	97,339,752.84
Delaware	137,330.90	11,580	.....	26,690	41,537.95	118,133	335,271.85
Maryland	385,519.66	71,320	.....	34,845	45,902.60	161,455	699,042.26
Baltimore	983,166.00	1,130,400	.....	67,828	71,094.10	941,894	3,194,382.10
District of Columbia	83,847.00	142,000	.....	3,995	3,144.25	48,512	281,498.25
Washington	243,560.40	1,098,780	.....	17,976	33,284.20	372,710	1,766,310.60
Virginia	420,718.40	62,000	.....	82,215	75,014.08	135,313	775,260.48
West Virginia	292,404.53	26,260	.....	37,112	28,806.55	90,406	474,989.08
Division No. 3	2,546,546.89	2,542,340	.....	270,661	298,783.73	1,868,423	7,526,754.62
North Carolina	241,342.00	2,640	.....	53,132	38,128.68	10,364	345,606.68
South Carolina	91,960.35	.....	.....	86,845	38,200.90	35,852	252,858.25
Georgia	258,390.94	27,300	.....	128,375	79,903.93	80,786	574,755.87
Florida	58,459.28	1,540	.....	105,042	26,618.15	5,856	197,515.43
Alabama	238,697.00	44,800	.....	107,693	39,305.00	88,908	519,403.00
Mississippi	102,270.80	2,970	.....	10,744	10,573.65	21,510	148,068.45
Louisiana	42,275.50	6,040	.....	36,295	14,020.05	41,580	140,210.55
New Orleans	133,561.00	373,090	.....	76,557	52,243.18	1,601,183	2,236,634.18
Texas	1,224,397.90	146,540	.....	485,916	119,597.23	558,565	2,535,016.13
Arkansas	71,275.00	21,480	.....	39,572	10,972.55	41,506	184,805.55
Kentucky	483,863.25	54,930	.....	81,881	39,961.54	85,353	745,988.79
Louisville	462,426.00	39,780	.....	29,652	10,544.63	27,320	569,722.63
Tennessee	566,592.50	115,120	.....	184,994	73,738.11	130,266	1,070,710.61
Division No. 4	3,975,511.52	836,230	.....	1,426,698	553,807.60	2,729,049	9,521,296.12

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 30, 1892—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Ohio	\$2, 922, 193. 04	\$198, 830	.....	\$329, 524	\$189, 223. 72	\$208, 833	\$3, 848, 603. 76
Cincinnati	539, 215. 00	815, 770	.....	94, 767	21, 092. 15	557, 460	2, 028, 304. 15
Cleveland	1, 035, 070. 50	302, 000	.....	32, 171	22, 970. 00	41, 000	1, 433, 211. 50
Indiana	2, 458, 641. 26	591, 150	.....	236, 457	136, 619. 34	218, 749	3, 641, 616. 60
Illinois	2, 841, 613. 78	436, 160	.....	284, 849	189, 027. 43	239, 932	3, 991, 582. 21
Chicago	14, 644, 030. 00	5, 969, 880	.....	223, 114	188, 982. 90	1, 289, 847	22, 315, 853. 90
Michigan	1, 400, 258. 38	60, 780	.....	118, 769	89, 904. 61	99, 811	1, 769, 522. 99
Detroit	938, 042. 50	50, 150	.....	25, 767	48, 841. 05	113, 304	1, 176, 104. 55
Wisconsin	1, 507, 862. 29	55, 420	.....	95, 142	73, 426. 66	105, 294	1, 837, 144. 95
Milwaukee	819, 550. 00	125, 000	.....	9, 323	10, 959. 00	9, 533	974, 365. 00
Division No. 5	29, 106, 476. 75	8, 605, 140	.....	1, 449, 883	971, 046. 86	2, 883, 763	43, 016, 309. 61
Iowa	1, 471, 192. 70	118, 780	.....	168, 038	127, 169. 25	156, 434	2, 041, 613. 95
Des Moines	123, 268. 00	7, 000	.....	13, 336	20, 272. 15	9, 800	173, 676. 15
Minnesota	834, 245. 45	9, 830	.....	62, 676	42, 392. 76	49, 718	1, 018, 862. 21
St. Paul	1, 691, 711. 80	2, 170	.....	82, 300	17, 786. 67	17, 250	1, 811, 218. 47
Minneapolis	671, 912. 50	5, 000	.....	53, 664	42, 627. 78	74, 200	847, 404. 28
Missouri	314, 155. 70	15, 390	.....	59, 235	26, 089. 05	52, 567	467, 436. 75
St. Louis	1, 319, 193. 00	2, 082, 480	.....	34, 223	22, 704. 85	1, 132, 924	4, 591, 524. 85
Kansas City	841, 267. 50	252, 920	.....	141, 923	45, 402. 75	240, 561	1, 522, 074. 25
St. Joseph	173, 012. 00	58, 580	.....	15, 577	7, 726. 30	79, 322	334, 217. 30
Kansas	1, 123, 074. 05	55, 750	.....	142, 572	77, 017. 91	169, 483	1, 567, 896. 96
Nebraska	992, 968. 81	26, 730	.....	86, 085	59, 647. 88	92, 805	1, 258, 236. 69
Omaha	2, 025, 212. 00	10, 000	.....	86, 217	54, 602. 05	50, 724	2, 226, 755. 05
Division No. 6	11, 601, 213. 51	2, 644, 630	.....	945, 846	543, 439. 40	2, 125, 788	17, 860, 916. 91
Colorado	2, 546, 291. 85	83, 630	.....	199, 925	83, 157. 24	98, 779	3, 011, 783. 09
Nevada	44, 765. 00	.....	.....	1, 682	2, 247. 30	.....	48, 694. 30
California	1, 552, 025. 00	19, 940	\$80, 000	77, 040	71, 898. 79	31, 602	1, 832, 505. 79
San Francisco	1, 086, 610. 00	402, 100	50, 000	30, 000	13, 460. 00	7, 000	1, 589, 170. 00
Oregon	1, 313, 437. 50	3, 020	.....	25, 772	37, 877. 11	13, 908	1, 394, 014. 61
Arizona	68, 310. 00	.....	.....	3, 245	5, 036. 85	.....	77, 091. 85
Division No. 7	6, 611, 939. 35	508, 690	130, 000	337, 664	213, 677. 29	151, 289	7, 953, 259. 64
North Dakota	296, 862. 00	22, 950	.....	19, 852	23, 244. 85	21, 757	384, 665. 85
South Dakota	271, 733. 50	10, 620	.....	28, 457	17, 031. 04	28, 559	356, 400. 54
Idaho	164, 863. 40	1, 230	.....	9, 906	9, 816. 13	6, 920	192, 735. 53
Montana	930, 457. 50	71, 810	.....	61, 270	57, 349. 65	46, 194	1, 167, 081. 15
New Mexico	160, 492. 50	4, 860	.....	20, 884	8, 788. 33	1, 032	196, 056. 83
Utah	746, 022. 75	73, 910	.....	41, 159	27, 066. 03	17, 874	906, 031. 78
Washington	1, 744, 552. 10	49, 570	.....	78, 160	60, 455. 45	58, 323	1, 991, 060. 55
Wyoming	303, 330. 35	460	.....	17, 513	8, 592. 67	3, 412	333, 208. 02
Oklahoma	20, 307. 00	360	.....	6, 469	1, 478. 70	8, 804	37, 518. 70
Indian Territory	12, 537. 50	1, 840	.....	4, 611	2, 611. 35	9, 633	31, 232. 85
Division No. 8	4, 651, 158. 60	237, 610	.....	288, 281	216, 434. 20	202, 508	5, 595, 991. 80
United States	95, 021, 952. 77	71, 050, 180	7, 860, 000	6, 785, 084	5, 405, 710. 92	22, 993, 451	209, 116, 378. 69

LAWFUL MONEY RESERVE OF THE NATIONAL BANKS, AS SHOWN BY THE

	Cities, States, and Territories.	No. of Banks.	Deposits.	Reserve required, 25 per cent.	Reserve held.	Ratio of reserve.
						<i>Per cent.</i>
1	New York City.....	48	\$391,870,202	\$97,967,550	\$103,416,901	26.39
2	Chicago.....	23	106,587,902	26,684,476	30,510,561	28.64
3	St. Louis.....	9	29,228,153	7,307,038	6,157,311	21.07
	Total of central reserve cities.....	80	527,636,257	131,909,064	140,084,773	26.55
1	Boston.....	55	129,976,025	32,494,006	37,131,969	28.57
2	Albany.....	6	9,857,014	2,464,253	3,258,658	33.06
3	Brooklyn.....	5	13,016,325	3,254,081	3,376,177	25.94
4	Philadelphia.....	41	109,657,325	27,414,331	31,848,419	29.04
5	Pittsburg.....	26	39,441,290	9,860,322	11,827,999	29.99
6	Baltimore.....	22	27,033,004	6,758,251	8,718,308	32.25
7	Washington.....	12	10,554,851	2,638,713	3,826,821	36.26
8	New Orleans.....	10	17,266,940	4,316,735	4,664,657	27.01
9	Louisville.....	10	10,099,475	2,524,869	2,962,582	29.33
10	Cincinnati.....	13	32,824,510	8,206,128	9,694,709	29.53
11	Cleveland.....	10	20,169,647	5,042,412	6,645,930	32.95
12	Detroit.....	8	19,020,292	4,755,073	5,633,750	29.62
13	Milwaukee.....	3	7,437,669	1,859,417	2,360,657	31.74
14	Des Moines.....	4	2,770,888	692,722	717,563	25.90
15	St. Paul.....	5	13,977,194	3,494,299	3,326,887	23.80
16	Minneapolis.....	7	10,517,843	2,629,461	3,090,003	29.38
17	Kansas City.....	11	19,983,543	4,995,886	7,262,440	36.34
18	St. Joseph.....	4	5,489,468	1,372,367	1,580,093	28.78
19	Omaha.....	9	15,348,555	3,837,139	6,253,285	40.74
20	San Francisco.....	2	4,859,578	1,214,894	1,918,635	39.48
	Total of other reserve cities.....	263	519,301,436	129,825,359	156,098,942	30.06
	Total of all reserve cities.....	343	1,046,937,693	261,734,423	296,183,715	28.29
				(15 per cent.)		
1	Maine.....	81	13,563,581	2,034,537	4,229,297	31.18
2	New Hampshire.....	54	9,224,330	1,383,650	2,639,956	28.62
3	Vermont.....	49	8,822,503	1,323,375	2,645,963	29.99
4	Massachusetts.....	213	76,951,207	11,542,681	18,028,158	23.43
5	Rhode Island.....	59	20,788,213	3,118,232	5,077,205	24.42
6	Connecticut.....	84	35,832,635	5,374,895	10,316,950	28.79
7	New York.....	266	98,889,909	14,833,486	26,242,928	26.54
8	New Jersey.....	98	55,188,257	8,278,239	14,762,018	26.75
9	Pennsylvania.....	307	110,159,824	16,523,974	31,085,321	28.22
10	Delaware.....	18	5,243,708	786,556	1,717,420	32.75
11	Maryland.....	43	10,354,376	1,553,156	2,547,617	24.60
12	District of Columbia.....	1	956,328	143,449	362,512	38.06
13	Virginia.....	36	15,695,441	2,354,316	3,844,905	24.50
14	West Virginia.....	28	6,862,050	1,029,308	2,169,613	31.62
15	North Carolina.....	23	3,941,022	591,153	1,072,399	27.21
16	South Carolina.....	14	3,402,058	510,309	706,645	20.77
17	Georgia.....	32	5,931,226	889,684	1,561,443	26.33
18	Florida.....	18	4,450,279	667,542	1,142,384	25.67
19	Alabama.....	29	5,380,905	807,136	1,294,392	24.06
20	Mississippi.....	13	1,004,012	240,602	450,556	28.09
21	Louisiana.....	11	1,444,641	216,696	335,815	23.25
22	Texas.....	223	31,878,544	4,781,782	9,221,975	28.93
23	Arkansas.....	10	2,116,043	317,406	583,974	27.60
24	Kentucky.....	72	14,309,353	2,146,403	4,232,174	29.58
25	Tennessee.....	55	16,388,219	2,458,233	3,975,643	24.26
26	Ohio.....	216	63,758,043	9,563,706	18,559,013	29.11
27	Indiana.....	106	36,916,113	5,537,418	13,436,958	36.40
28	Illinois.....	188	53,836,847	8,075,527	14,414,866	26.78
29	Michigan.....	96	31,423,707	4,713,556	9,270,459	29.50
30	Wisconsin.....	74	24,617,295	3,692,594	6,654,931	27.03
31	Iowa.....	157	30,043,625	4,506,544	8,555,155	28.48
32	Minnesota.....	59	16,688,720	2,503,308	3,992,721	23.92
33	Missouri.....	57	8,349,544	1,252,432	2,376,718	28.47
34	Kansas.....	142	21,390,057	3,208,509	8,452,377	39.52
35	Nebraska.....	128	20,328,742	3,049,311	5,813,896	28.60
36	Colorado.....	53	29,850,509	4,477,576	10,981,295	36.79
37	Nevada.....	2	500,104	75,016	85,339	17.06
38	California.....	34	12,713,281	1,906,992	3,610,821	28.40
39	Oregon.....	41	10,676,761	1,601,514	2,456,852	23.01
40	Arizona.....	4	500,498	75,075	158,466	31.66
41	North Dakota.....	33	6,515,018	977,253	1,448,318	22.23
42	South Dakota.....	40	5,125,374	768,806	1,278,013	24.93
43	Idaho.....	11	2,034,529	305,179	479,322	23.56
44	Montana.....	34	15,274,467	2,291,170	4,468,808	29.26
45	New Mexico.....	11	2,513,495	377,024	637,318	25.36
46	Utah.....	14	4,626,028	693,904	1,755,635	37.95
47	Washington.....	70	14,647,610	2,197,142	4,296,986	29.34
48	Wyoming.....	13	2,796,028	419,404	918,047	32.83
49	Oklahoma.....	4	651,648	97,747	238,131	36.54
50	Indian Territory.....	6	385,419	57,813	181,796	47.17
	Total of country banks.....	3,430	975,542,131	146,331,320	274,769,504	28.17
	Total of United States.....	3,773	2,022,479,824	408,065,743	570,953,219	28.23

REPORTS OF CONDITION AT THE CLOSE OF BUSINESS ON SEPTEMBER 30, 1892.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.
\$97,679,965	\$103,129,316	\$62,568,071	\$32,642,245	\$7,915,000		\$287,585
26,575,976	30,452,061	22,315,854	6,876,207	1,260,000		58,500
7,286,788	6,137,061	4,591,525	1,315,536	230,000		20,250
131,542,729	139,718,438	89,475,500	40,837,988	9,405,000		366,335
16,121,567	16,242,107	10,760,299	5,046,808	435,000	\$20,638,389	250,873
1,225,377	1,201,121	802,074	299,047	100,000	2,044,037	13,500
1,614,846	1,661,515	907,052	754,463		1,690,272	24,390
13,612,947	20,086,794	14,622,204	3,874,590	1,590,000	11,573,188	188,437
4,890,123	6,982,657	4,089,993	2,892,664		4,765,267	80,075
3,349,876	5,315,588	3,194,382	961,206	1,160,000	3,344,220	58,500
1,305,857	2,666,651	1,766,311	860,340	40,000	1,133,170	27,000
2,136,992	3,001,621	2,236,634	764,987		1,620,286	42,750
1,251,184	1,534,455	569,723	964,732		1,405,627	22,500
4,041,934	5,364,307	2,028,304	2,466,003	870,000	4,208,142	122,260
2,506,423	2,748,211	1,433,211	1,315,000		3,868,154	29,565
2,366,287	2,327,458	1,176,105	1,151,353		3,283,792	22,500
921,836	1,342,422	974,365	368,057		1,002,440	15,745
342,986	341,530	173,676	167,854		369,283	6,750
1,740,399	2,002,252	1,811,218	191,034		1,311,135	13,500
1,306,855	1,414,299	847,404	566,895		1,659,954	15,750
2,485,568	2,667,974	1,522,074	1,145,900		4,569,716	24,750
679,434	632,780	334,217	298,563		933,813	13,500
1,902,144	2,970,379	2,226,755	743,624		3,250,056	32,850
605,197	1,660,717	1,589,170	71,547		253,418	4,500
64,407,832	82,164,838	53,065,171	24,904,667	4,195,000	72,924,409	1,009,695
195,950,561	221,883,276	142,540,621	65,742,655	13,600,000	72,924,409	1,376,030
746,531	1,291,410	1,013,351	278,059		2,769,677	168,210
501,974	731,621	548,706	182,915		1,779,620	128,715
482,291	781,801	505,626	276,175		1,746,515	117,647
4,325,747	6,282,176	4,056,495	2,050,681	175,000	11,017,668	728,313
1,134,950	1,581,602	999,854	581,748		3,214,747	280,856
2,038,665	3,207,695	2,417,767	789,928		6,831,022	278,233
5,678,860	8,269,290	5,200,303	2,908,987	160,000	17,337,303	636,335
3,233,965	5,047,863	2,543,297	2,494,566	10,000	9,520,829	193,326
6,400,183	10,934,860	6,606,760	4,318,100	10,000	19,626,946	523,516
301,323	521,535	335,272	176,263	10,000	1,162,635	33,250
595,330	1,017,591	699,042	318,549		1,465,195	64,831
52,880	311,034	281,498	29,536		40,228	11,250
917,245	1,778,800	775,260	1,003,540		2,004,900	61,204
397,481	926,432	474,989	451,443		1,207,576	35,605
223,176	617,629	345,607	272,022		421,557	33,213
195,686	489,724	252,858	236,866		195,827	21,094
337,461	916,242	574,756	341,486		599,171	46,031
260,177	456,031	197,515	258,516		669,253	17,100
302,892	799,918	519,403	280,515		444,569	49,905
89,874	329,448	148,068	181,380		105,190	15,918
82,134	222,100	140,210	81,890		102,353	11,362
1,820,655	5,117,424	2,535,016	2,582,408		3,874,408	230,143
121,183	339,256	184,805	154,451		230,268	14,450
798,227	1,321,203	745,989	575,214		2,760,135	150,836
957,615	2,138,806	1,070,711	1,068,095		1,772,642	64,195
3,682,525	7,669,240	3,848,604	3,820,636		10,532,378	357,395
2,141,637	6,159,118	3,641,617	2,517,501		7,094,516	183,324
3,139,134	6,048,239	3,991,582	2,036,657	20,000	8,138,934	227,693
1,841,449	2,680,894	1,769,523	911,371		6,479,631	109,935
1,446,924	2,429,946	1,837,145	502,801		4,149,700	75,285
1,743,737	3,384,948	2,041,614	1,343,334		5,023,006	147,201
980,420	1,390,241	1,018,862	371,379		2,550,222	52,258
479,882	835,240	467,437	367,803		1,488,752	52,726
1,232,711	2,518,449	1,567,897	940,552	10,000	8,707,198	126,730
1,178,677	1,811,548	1,258,237	553,311		3,899,729	102,618
1,760,652	4,507,660	3,011,783	1,495,777		6,397,789	75,946
28,737	49,541	48,694	847		32,625	3,172
737,259	1,968,389	1,832,506	135,883		1,578,589	63,844
626,352	1,431,320	1,394,014	37,306		989,898	35,634
28,667	100,798	77,092	23,706		54,261	3,407
381,013	587,139	384,666	202,473		836,460	24,720
296,537	612,485	356,401	256,084		638,064	27,464
119,029	252,930	192,735	60,195		218,785	7,606
900,617	1,735,932	1,167,081	568,851		2,693,249	39,627
145,140	276,496	196,057	80,439		346,647	14,175
269,012	993,138	906,032	87,106		741,122	21,375
848,432	2,134,835	1,991,061	143,774		2,086,089	76,062
162,362	364,108	333,208	30,900		540,439	13,500
38,199	72,505	37,519	34,986		163,376	2,250
21,505	49,518	31,233	18,285		128,229	4,049
56,227,114	105,496,048	66,575,758	38,525,290	395,000	163,509,922	5,763,534
252,177,675	327,379,324	209,116,379	104,267,945	13,995,000	236,434,331	7,139,564

LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON
THREE DATES IN THE YEARS 1887, 1888, 1889, 1890, 1891, AND 1892.

STATES AND TERRITORIES EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net de- posits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemp- tion fund.
		<i>Millions</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
May 13, 1887	2,676	682.8	102.4	198.9	29.1	51.1	32.9	107.8	6.8
Aug. 1, 1887	2,724	683.0	102.4	189.5	27.7	48.9	31.3	102.6	6.6
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
Apr. 30, 1888	2,809	707.5	106.1	193.9	27.4	51.0	33.8	102.8	6.4
June 30, 1888	2,829	711.8	106.8	199.2	28.0	49.1	31.5	112.2	6.3
Oct. 4, 1888	2,847	739.3	110.9	209.8	28.4	50.2	34.5	118.9	6.2
May 13, 1889	2,914	769.8	115.5	223.9	29.1	53.5	36.9	127.8	5.6
July 12, 1889	2,944	789.1	118.4	229.3	29.1	53.3	37.2	133.3	5.6
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
May 17, 1890	3,125	845.3	126.8	223.2	26.4	52.9	37.3	127.6	5.4
July 18, 1890	3,151	835.4	124.3	222.2	26.6	52.7	37.1	127.0	5.3
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
May 4, 1891	3,296	847.4	127.1	225.1	26.6	61.3	36.5	122.1	5.2
July 9, 1891	3,309	846.8	127.0	224.7	26.5	62.8	36.4	120.3	5.1
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	60.3	36.8	133.0	5.4
May 17, 1892	3,393	929.2	139.4	274.2	29.5	65.3	38.7	164.5	5.7
July 12, 1892	3,418	950.3	142.5	282.2	29.7	66.4	38.8	171.2	5.8
Sept. 30, 1892	3,430	975.6	146.3	274.8	28.2	66.6	38.9	163.5	5.8

NEW YORK CITY.

May 13, 1887	46	299.7	74.9	82.8	27.6	63.6	18.8	-----	0.4
Aug. 1, 1887	46	294.0	73.5	82.6	28.1	65.0	17.2	-----	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	-----	0.4
Apr. 30, 1888	46	316.7	79.2	94.8	29.9	69.4	25.0	-----	0.4
June 30, 1888	46	338.4	84.6	102.7	30.3	73.4	28.8	-----	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	-----	0.3
May 13, 1889	45	361.0	90.2	103.7	28.7	71.5	32.0	-----	0.2
July 12, 1889	45	359.2	89.8	97.3	27.1	61.8	35.3	-----	0.2
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	-----	0.2
May 17, 1890	46	322.3	80.6	85.0	26.4	65.2	19.6	-----	0.2
July 18, 1890	47	326.8	81.7	88.4	27.0	64.2	24.0	-----	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	-----	0.2
May 4, 1891	47	327.3	81.8	88.3	26.9	58.6	29.5	-----	0.2
July 9, 1891	49	330.3	82.6	98.9	29.9	55.6	43.1	-----	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	53.8	32.0	-----	0.3
May 17, 1892	48	437.3	109.3	127.8	29.2	85.2	42.3	-----	0.3
July 12, 1892	48	424.5	106.1	124.7	29.4	75.8	48.5	-----	0.4
Sept. 30, 1892	48	391.9	98.0	103.4	26.4	62.6	40.6	-----	0.2

CHICAGO.

May 13, 1887	18	68.0	17.0	20.7	30.4	13.0	7.6	-----	0.05
Aug. 1, 1887	18	66.3	16.6	22.0	33.1	14.6	7.2	-----	0.05
Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	-----	0.05
Apr. 30, 1888	18	71.3	17.8	21.2	29.7	13.4	7.8	-----	0.05
June 30, 1888	19	71.8	18.0	22.5	31.4	14.1	8.4	-----	0.05
Oct. 4, 1888	19	69.3	17.3	21.0	30.2	13.1	7.8	-----	0.05
May 13, 1889	19	74.3	18.6	26.4	35.5	14.6	11.7	-----	0.05
July 12, 1889	19	77.6	19.4	24.7	31.8	15.1	9.6	-----	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	-----	0.05
May 17, 1890	20	85.0	21.3	26.4	31.0	15.3	11.0	-----	0.05
July 18, 1890	19	84.1	21.0	24.5	29.1	14.7	9.8	-----	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	-----	0.05
May 4, 1891	20	96.0	24.0	32.5	33.9	19.7	12.7	-----	0.05
July 9, 1891	20	91.8	22.9	28.5	31.0	19.3	9.1	-----	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	-----	0.05
May 17, 1892	22	111.4	27.9	36.8	33.0	23.3	13.4	-----	0.05
July 12, 1892	22	114.4	28.6	34.0	29.8	23.1	10.9	-----	0.05
Sept. 30, 1892	23	106.5	26.7	30.5	28.6	22.3	8.2	-----	0.05

LIABILITIES OF THE NATIONAL BANKS AND THE RESERVE REQUIRED AND HELD ON
THREE DATES, ETC.—Continued.

ST. LOUIS.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
May 13, 1887	5	9.1	2.2	3.3	36.4	1.5	1.8	-----	0.03
Aug. 1, 1887	5	10.8	2.7	3.4	31.9	1.6	1.8	-----	0.03
Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	-----	0.03
Apr. 30, 1888	4	8.7	2.2	3.5	40.1	1.6	1.8	-----	0.03
June 30, 1888	4	8.9	2.2	3.7	42.0	1.8	1.9	-----	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.1	1.0	1.1	-----	0.02
May 13, 1889	4	7.5	1.9	3.5	46.8	1.9	1.7	-----	0.01
July 12, 1889	5	11.3	2.8	4.6	40.1	2.2	2.3	-----	0.01
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	-----	0.01
May 17, 1890	8	26.0	6.5	6.5	25.0	3.3	3.1	-----	0.02
July 18, 1890	8	27.2	6.8	-6.6	24.4	3.3	3.3	-----	0.02
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	-----	0.02
May 4, 1891	8	25.0	6.2	6.1	24.4	3.7	2.4	-----	0.02
July 9, 1891	9	23.6	5.9	5.6	23.8	4.0	1.6	-----	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	-----	0.02
May 17, 1892	9	27.8	7.0	7.9	28.4	5.9	2.0	-----	0.02
July 12, 1892	9	27.5	6.9	6.5	23.6	5.0	1.4	-----	0.02
Sept. 30, 1892	9	29.2	7.3	6.2	21.1	4.6	1.5	-----	0.02

OTHER RESERVE CITIES.

May 13, 1887	210	345.1	86.3	106.1	30.7	38.0	26.4	40.2	1.4
Aug. 1, 1887	221	335.5	83.9	98.4	29.3	34.8	24.2	37.7	1.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Apr. 30, 1888	221	355.4	88.8	105.9	29.8	36.7	24.5	43.7	1.0
June 30, 1888	224	372.5	93.1	113.4	30.4	42.9	23.6	45.9	1.0
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.4	51.5	0.9
May 13, 1889	224	415.3	103.8	132.8	32.0	43.7	28.9	59.6	0.7
July 12, 1889	226	427.8	106.9	131.4	31.0	43.5	27.9	59.3	0.6
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
May 17, 1890	239	425.0	106.2	122.8	28.9	41.4	25.2	55.6	0.6
July 18, 1890	259	461.9	115.5	131.3	28.4	43.7	28.1	58.8	0.7
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
May 4, 1891	262	448.9	112.2	136.9	30.5	51.6	26.7	57.9	0.7
July 9, 1891	265	442.0	110.9	134.1	30.3	49.1	29.0	55.3	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8
May 17, 1892	262	520.6	130.1	184.0	35.4	59.3	38.0	85.8	0.9
July 12, 1892	262	534.3	133.6	178.6	33.4	59.0	37.4	81.3	0.9
Sept. 30, 1892	263	519.3	129.8	156.1	30.1	53.0	29.1	72.9	1.0

SUMMARY.

May 13, 1887	2,955	1,404.7	282.9	411.9	29.3	167.3	87.6	148.1	8.8
Aug. 1, 1887	3,014	1,389.7	279.1	396.0	28.5	165.1	82.3	140.3	8.3
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Apr. 30, 1888	3,098	1,459.6	294.1	419.3	28.7	172.1	92.9	146.5	7.9
June 30, 1888	3,120	1,503.5	304.7	441.5	29.4	181.3	94.3	158.1	7.8
Oct. 4, 1888	3,140	1,543.6	312.0	446.2	28.9	178.1	90.0	170.5	7.6
May 13, 1889	3,206	1,627.9	330.0	490.3	30.1	185.2	111.2	187.4	6.6
July 12, 1889	3,239	1,665.0	337.3	487.3	29.3	175.9	112.3	192.5	6.5
Sept. 30, 1889	3,290	1,665.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
May 17, 1890	3,438	1,703.6	341.4	463.9	27.2	178.1	96.2	183.2	6.3
July 18, 1890	3,484	1,735.4	349.3	473.0	27.3	178.6	102.3	185.8	6.3
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
May 4, 1891	3,633	1,744.6	351.3	488.9	28.0	194.9	107.8	180.0	6.2
July 9, 1891	3,652	1,734.5	348.9	491.8	28.3	190.8	119.3	175.6	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.5	194.0	6.6
May 17, 1892	3,734	2,026.3	413.7	630.7	31.1	239.0	134.4	250.3	7.0
July 12, 1892	3,759	2,051.0	417.7	626.0	30.5	229.3	137.1	252.5	7.1
Sept. 30, 1892	3,773	2,022.5	408.1	571.0	28.2	209.1	118.3	236.4	7.2

STATE OF THE LAWFUL MONEY RESERVE OF THE NATIONAL BANKS AS

STATES AND

	Dates.	No. of banks.	Net deposits.	Reserve re- quired.
1	Oct. 7, 1886.....	2,590	\$637,564,136	\$95,634,620
2	Dec. 28, 1886.....	2,612	651,697,492	97,754,624
3	Mar. 4, 1887.....	2,644	675,355,824	101,303,374
4	May 13, 1887.....	2,676	682,845,855	102,426,878
5	Aug. 1, 1887.....	2,724	682,963,777	102,444,566
6	Oct. 5, 1887.....	2,756	690,622,007	103,593,301
7	Dec. 7, 1887.....	2,778	684,059,721	102,608,958
8	Feb. 14, 1888.....	2,787	707,423,152	106,113,472
9	Apr. 30, 1888.....	2,809	707,530,013	106,129,502
10	June 20, 1888.....	2,827	711,849,213	106,777,882
11	Oct. 4, 1888.....	2,847	739,325,350	110,898,802
12	Dec. 12, 1888.....	2,858	730,883,243	109,632,486
13	Feb. 26, 1889.....	2,878	757,591,413	113,638,712
14	May 13, 1889.....	2,914	769,817,794	115,472,669
15	July 12, 1889.....	2,944	789,081,203	118,362,180
16	Sept. 30, 1889.....	2,992	807,628,795	121,144,318
17	Dec. 11, 1889.....	3,026	807,532,815	121,129,922
18	Feb. 28, 1890.....	3,076	823,504,222	125,025,633
19	May 17, 1890.....	3,125	845,329,596	126,799,439
20	July 18, 1890.....	3,151	835,341,554	124,301,233
21	Oct. 2, 1890.....	3,207	859,249,215	128,887,382
22	Dec. 19, 1890.....	3,241	819,407,422	122,911,113
23	Feb. 26, 1891.....	3,265	828,643,459	124,296,519
24	May 4, 1891.....	3,296	847,402,314	127,110,347
25	July 9, 1891.....	3,309	846,759,676	127,013,951
26	Sept. 25, 1891.....	3,333	861,837,570	129,275,635
27	Dec. 2, 1891.....	3,349	867,016,129	130,052,419
28	Mar. 1, 1892.....	3,370	909,876,403	136,481,460
29	May 17, 1892.....	3,393	929,173,506	139,376,025
30	July 12, 1892.....	3,418	950,252,797	142,537,920
31	Sept. 30, 1892.....	3,430	975,542,131	146,331,920

RESERVE

1	Oct. 7, 1886.....	262	664,245,121	166,061,280
2	Dec. 28, 1886.....	263	671,648,508	167,912,127
3	Mar. 4, 1887.....	265	712,504,320	178,126,082
4	May 13, 1887.....	279	721,869,242	180,467,310
5	Aug. 1, 1887.....	290	706,708,847	176,677,212
6	Oct. 5, 1887.....	293	697,767,889	174,441,972
7	Dec. 7, 1887.....	292	695,790,194	173,947,548
8	Feb. 14, 1888.....	290	747,718,913	186,929,728
9	Apr. 30, 1888.....	289	752,040,152	188,010,038
10	June 30, 1888.....	293	791,629,383	197,907,346
11	Oct. 4, 1888.....	293	804,241,438	201,060,359
12	Dec. 12, 1888.....	292	774,053,284	193,513,321
13	Feb. 26, 1889.....	291	840,117,539	210,029,385
14	May 13, 1889.....	292	858,084,652	214,521,163
15	July 12, 1889.....	295	875,916,968	218,979,242
16	Sept. 30, 1889.....	298	847,868,586	211,967,147
17	Dec. 11, 1889.....	300	801,625,021	200,406,255
18	Feb. 28, 1890.....	307	844,646,301	211,161,575
19	May 17, 1890.....	313	858,292,596	214,573,149
20	July 18, 1890.....	333	900,058,542	225,014,635
21	Oct. 2, 1890.....	333	899,412,106	224,853,027
22	Dec. 19, 1890.....	332	814,046,939	203,511,735
23	Feb. 26, 1891.....	335	877,391,354	219,347,838
24	May 4, 1891.....	337	897,207,393	224,301,848
25	July 9, 1891.....	343	887,727,112	221,937,778
26	Sept. 25, 1891.....	344	896,799,099	224,199,774
27	Dec. 2, 1891.....	343	916,744,509	229,186,127
28	Mar. 1, 1892.....	341	1,061,786,647	265,446,662
29	May 17, 1892.....	341	1,097,165,067	274,291,266
30	July 12, 1892.....	341	1,100,686,179	275,171,544
31	Sept. 30, 1892.....	343	1,046,937,693	261,734,423

SHOWN BY THE REPORTS FROM OCTOBER 7, 1886, TO SEPTEMBER 30, 1892.

TERRITORIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to liabilities.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
	<i>Per cent.</i>						
\$186, 191, 889	29.2	\$47, 824, 967	\$29, 672, 277	\$460, 000	\$99, 493, 068	\$8, 741, 577	1
192, 278, 974	29.5	50, 326, 819	31, 879, 137	500, 000	101, 746, 037	7, 826, 981	2
203, 307, 527	30.1	50, 884, 172	30, 643, 368	555, 000	113, 943, 928	7, 281, 059	3
198, 863, 737	29.1	51, 145, 531	32, 418, 634	545, 000	107, 857, 035	6, 897, 537	4
189, 537, 562	27.7	48, 955, 455	30, 878, 291	470, 000	102, 597, 807	6, 636, 009	5
190, 919, 164	27.6	50, 821, 078	32, 129, 936	475, 000	100, 879, 879	6, 613, 271	6
185, 803, 160	27.2	51, 696, 357	31, 997, 316	520, 000	95, 002, 425	6, 587, 062	7
201, 787, 492	28.5	51, 835, 866	32, 264, 784	510, 000	110, 693, 685	6, 483, 157	8
193, 936, 932	27.4	50, 988, 350	33, 260, 054	515, 000	102, 759, 410	6, 414, 118	9
199, 159, 391	28.0	49, 123, 698	31, 021, 956	505, 000	112, 183, 937	6, 324, 800	10
209, 844, 956	28.4	50, 188, 336	33, 789, 747	680, 000	118, 950, 556	6, 236, 317	11
200, 111, 504	27.4	50, 661, 056	33, 326, 867	530, 000	109, 573, 502	6, 020, 079	12
224, 480, 351	29.6	52, 214, 875	34, 734, 244	855, 000	130, 841, 596	5, 834, 636	13
223, 875, 655	29.1	53, 549, 166	36, 235, 912	705, 000	127, 753, 288	5, 632, 289	14
229, 353, 725	29.1	53, 312, 874	36, 758, 352	485, 000	133, 246, 766	5, 550, 733	15
224, 634, 194	27.8	50, 467, 987	35, 712, 394	510, 000	132, 423, 322	5, 520, 491	16
212, 516, 298	26.3	52, 496, 023	37, 389, 775	510, 000	116, 716, 620	5, 403, 880	17
233, 749, 310	28.0	55, 084, 885	38, 450, 332	505, 000	134, 379, 587	5, 329, 506	18
223, 205, 878	26.4	52, 896, 449	36, 823, 184	475, 000	127, 639, 363	5, 371, 882	19
222, 203, 056	26.6	52, 752, 311	36, 674, 235	440, 000	127, 015, 635	5, 320, 875	20
225, 523, 671	26.2	54, 250, 695	37, 218, 060	440, 000	128, 452, 576	5, 162, 340	21
210, 262, 300	25.7	57, 551, 701	37, 562, 841	445, 000	109, 582, 313	5, 120, 445	22
229, 938, 230	27.7	61, 575, 870	36, 682, 708	425, 000	126, 076, 254	5, 178, 398	23
225, 163, 434	26.6	61, 303, 140	36, 124, 884	425, 000	122, 115, 434	5, 194, 976	24
224, 652, 075	26.5	62, 776, 089	36, 038, 178	415, 000	120, 273, 937	5, 148, 871	25
235, 508, 045	27.3	60, 314, 566	36, 394, 059	440, 000	132, 984, 453	5, 374, 967	26
235, 620, 574	27.2	61, 590, 899	36, 532, 677	415, 000	131, 609, 289	5, 472, 709	27
270, 973, 086	29.8	62, 867, 013	37, 017, 682	440, 000	165, 033, 135	5, 615, 256	28
274, 129, 725	29.5	65, 324, 747	38, 308, 295	405, 000	164, 423, 561	5, 668, 122	29
282, 158, 477	29.7	66, 394, 006	38, 405, 004	405, 000	171, 219, 102	5, 733, 365	30
274, 769, 504	2.82	66, 575, 758	38, 525, 290	395, 000	163, 509, 922	5, 763, 534	31

CITIES.

190, 985, 722	28.7	108, 562, 730	33, 140, 045	5, 395, 000	41, 271, 509	2, 616, 438	1
200, 813, 518	29.9	116, 656, 737	35, 860, 691	5, 695, 000	40, 371, 942	2, 229, 148	2
214, 686, 473	30.1	120, 794, 734	35, 584, 790	7, 090, 000	49, 217, 253	1, 999, 696	3
212, 950, 477	29.5	116, 170, 136	47, 176, 454	7, 480, 000	40, 210, 839	1, 913, 048	4
206, 466, 135	29.2	116, 148, 755	43, 599, 051	7, 340, 000	37, 672, 349	1, 705, 980	5
203, 291, 575	29.1	114, 294, 376	41, 621, 319	5, 715, 000	39, 093, 709	1, 697, 171	6
196, 092, 726	28.2	107, 544, 286	43, 364, 659	5, 645, 000	37, 957, 340	1, 581, 441	7
227, 815, 221	30.5	121, 994, 748	50, 052, 886	9, 610, 000	44, 647, 555	1, 510, 052	8
225, 407, 142	30.0	121, 085, 661	50, 314, 156	8, 815, 000	43, 718, 493	1, 473, 832	9
242, 342, 965	30.6	132, 168, 579	50, 973, 687	11, 810, 000	45, 949, 662	1, 441, 037	10
236, 321, 317	29.4	127, 799, 480	47, 309, 714	8, 385, 000	51, 508, 038	1, 319, 085	11
228, 126, 466	29.5	122, 073, 222	49, 228, 193	8, 690, 000	47, 013, 696	1, 121, 355	12
259, 776, 653	30.9	130, 069, 926	53, 890, 616	12, 930, 000	61, 860, 599	1, 025, 512	13
266, 431, 684	31.1	131, 627, 286	61, 602, 473	12, 650, 000	59, 619, 008	932, 917	14
257, 944, 870	29.5	122, 590, 995	60, 698, 480	14, 405, 000	59, 343, 308	907, 087	15
234, 930, 688	27.7	113, 858, 462	51, 039, 699	12, 435, 000	56, 712, 950	884, 568	16
223, 275, 478	27.8	118, 593, 435	47, 101, 119	8, 535, 000	48, 173, 145	872, 779	17
237, 434, 449	28.1	126, 461, 252	48, 101, 270	8, 325, 000	53, 684, 545	862, 382	18
240, 691, 424	28.0	125, 269, 045	51, 265, 808	7, 660, 000	55, 566, 943	929, 628	19
250, 833, 366	27.9	125, 851, 752	55, 806, 133	9, 385, 000	58, 806, 133	984, 247	20
252, 720, 301	28.1	141, 668, 163	43, 386, 671	5, 715, 000	60, 999, 210	961, 257	21
234, 027, 627	28.7	132, 511, 305	44, 614, 285	5, 315, 000	50, 638, 370	948, 667	22
261, 136, 678	29.4	139, 664, 492	52, 717, 691	11, 230, 000	56, 569, 349	955, 146	23
263, 829, 903	29.4	133, 636, 268	60, 250, 365	11, 090, 000	57, 889, 288	963, 982	24
267, 083, 198	30.1	127, 993, 448	64, 361, 633	18, 430, 000	55, 317, 148	980, 969	25
261, 869, 394	29.2	123, 200, 509	61, 221, 549	15, 280, 000	61, 005, 875	1, 161, 461	26
277, 898, 632	30.3	146, 307, 135	57, 321, 677	8, 350, 000	64, 710, 249	1, 209, 571	27
346, 349, 747	32.6	167, 280, 955	62, 428, 053	23, 640, 000	91, 717, 863	1, 282, 876	28
356, 540, 373	32.5	173, 719, 360	69, 673, 107	26, 000, 000	85, 825, 510	1, 322, 396	29
343, 758, 250	31.2	162, 924, 474	75, 510, 012	22, 710, 000	81, 254, 538	1, 359, 226	30
296, 183, 715	28.3	142, 540, 621	65, 742, 655	13, 600, 000	72, 924, 409	1, 376, 030	31

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION AT EVERY DATE ON WHICH REPORTS OF CONDITION HAVE BEEN MADE, FROM MARCH 13, 1883, TO SEPTEMBER 30, 1892, INCLUSIVE, TOGETHER WITH THE AMOUNT OF RESERVE REQUIRED AND THE AMOUNT HELD AT EACH OF THOSE DATES, AND THE CLASSIFICATION OF THE RESERVE HELD, SHOWING AMOUNTS AND PERCENTAGES IN EACH CASE.

[Division No. 1.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent.)		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 13...	507	\$15,342,235	\$28,288,564	27.66	\$7,552,020	7.38	\$16,299,167	15.94	\$4,437,377	
May 1...	509	15,309,783	27,968,028	27.40	7,495,846	7.34	16,040,299	15.72	4,432,583	
June 22...	510	15,369,906	28,844,230	28.15	7,685,718	7.50	16,722,029	16.32	4,436,483	
Oct. 2...	511	16,161,030	31,164,435	28.93	7,650,678	7.10	19,099,067	17.73	4,414,690	
Dec. 31...	512	16,426,477	34,548,821	31.55	8,144,345	7.44	21,965,101	20.06	4,439,375	
1884.										
Mar. 7...	514	15,959,007	32,510,901	30.56	7,875,750	7.40	20,374,517	19.15	4,260,634	
Apr. 24...	514	16,081,733	31,256,427	27.15	8,138,314	7.59	18,787,103	17.52	4,331,010	
June 20...	514	15,103,686	27,470,663	27.28	8,231,410	8.17	14,972,792	14.87	4,266,461	
Sept. 30...	514	15,614,046	32,199,345	30.93	8,199,770	7.88	19,833,278	19.05	4,166,297	
Dec. 20...	515	15,216,181	31,576,643	31.13	8,273,291	8.16	19,211,124	18.94	4,092,228	
1885.										
Mar. 10...	514	15,553,913	33,563,396	32.37	8,416,689	9.12	21,146,721	20.39	3,999,966	
May 6...	511	16,093,617	34,886,766	32.52	8,641,121	8.05	22,184,176	20.68	4,061,469	
July 1...	512	16,589,066	34,597,448	31.31	8,951,595	8.10	21,637,813	19.58	4,008,040	
Oct. 1...	506	17,218,577	34,416,314	29.98	9,549,345	8.32	20,832,605	18.15	4,034,364	
Dec. 24...	506	17,150,864	32,831,670	28.71	9,562,800	8.36	19,311,376	16.89	3,957,494	
1886.										
Mar. 1...	507	17,185,207	32,588,870	28.44	9,772,588	8.53	18,969,980	16.56	3,846,302	
June 3...	510	16,473,718	32,509,786	27.91	10,304,208	8.85	18,555,748	15.93	3,649,830	
Aug. 27...	509	17,388,516	31,345,788	27.04	10,316,259	8.90	17,449,280	15.05	3,580,249	
Oct. 7...	510	18,295,909	35,762,441	29.32	10,335,491	8.47	21,995,854	18.03	3,431,096	
Dec. 28...	511	17,815,957	33,229,398	27.98	10,888,902	9.17	19,338,260	16.28	3,002,236	
1887.										
Mar. 4...	511	17,464,118	34,081,099	29.27	10,261,663	8.81	21,137,117	18.15	2,682,319	
May 13...	513	17,918,113	33,354,311	27.92	10,470,249	8.77	20,384,444	17.06	2,499,618	
Aug. 1...	512	17,228,499	28,645,014	24.94	10,202,657	8.88	16,106,385	14.02	2,335,972	
Oct. 5...	512	17,758,954	32,079,549	27.10	10,081,047	8.51	19,698,402	16.64	2,300,100	
Dec. 7...	514	17,341,009	29,625,990	25.64	10,316,792	8.92	17,045,118	14.74	2,264,080	
1888.										
Feb. 14...	514	18,229,528	33,096,440	27.23	9,937,633	8.18	20,928,685	17.22	2,230,122	
Apr. 30...	514	18,287,862	32,928,907	27.01	10,402,526	8.53	20,330,966	16.68	2,195,415	
June 30...	515	18,929,571	35,172,829	27.87	10,047,520	7.96	22,986,251	18.21	2,139,058	
Oct. 4...	515	19,889,593	36,547,994	27.56	10,745,765	8.11	23,704,062	17.88	2,098,167	
Dec. 12...	516	19,338,797	33,598,583	26.06	10,784,645	8.37	20,835,576	16.16	1,978,362	
1889.										
Feb. 26...	517	19,631,288	36,075,905	27.57	10,535,537	8.05	23,657,943	18.08	1,882,425	
May 13...	518	20,634,607	40,294,495	29.29	11,125,890	8.09	27,409,248	19.92	1,759,357	
July 12...	521	21,622,302	40,580,347	28.15	11,779,205	8.17	27,066,971	18.77	1,734,171	
Sept. 30...	522	21,643,953	38,925,305	26.97	11,594,535	7.99	25,693,206	17.81	1,697,564	
Dec. 11...	523	20,841,025	33,648,578	24.22	11,673,180	8.40	20,382,427	14.67	1,592,971	
1890.										
Feb. 28...	524	20,878,978	36,300,363	26.08	11,504,237	8.26	23,270,173	16.72	1,525,953	
May 17...	527	21,229,739	36,242,622	25.61	11,090,798	7.84	23,622,164	16.61	1,529,660	
July 18...	527	22,127,475	37,817,047	25.64	12,364,578	8.38	23,909,780	16.21	1,542,688	
Oct. 2...	527	22,292,444	37,510,300	25.24	12,182,922	8.20	23,896,058	16.08	1,431,320	
Dec. 19...	527	20,763,952	34,649,318	25.03	12,134,781	8.77	21,119,223	15.26	1,395,314	
1891.										
Feb. 26...	528	20,499,189	33,004,561	24.15	12,034,234	8.81	19,554,271	14.31	1,415,856	
May 4...	528	21,301,304	35,962,153	25.32	12,111,658	8.53	22,443,506	15.80	1,406,989	
July 9...	550	22,232,922	41,064,138	27.70	13,388,475	9.03	26,267,239	17.72	1,408,424	
Sept. 25...	530	21,827,710	38,281,908	26.31	12,789,925	8.79	23,964,951	16.47	1,527,032	
Dec. 2...	530	22,188,592	38,708,647	26.17	13,093,798	8.85	24,050,937	16.26	1,563,912	
1892.										
Mar. 1...	533	22,847,267	42,870,874	28.15	12,813,421	8.41	28,400,953	18.65	1,646,500	
May 17...	532	23,690,464	44,846,761	28.40	13,366,465	8.46	29,823,145	18.88	1,657,151	
July 12...	537	24,761,277	47,840,955	28.98	14,094,485	8.54	32,058,140	19.42	1,688,330	
Sept. 30...	540	24,777,370	42,937,529	25.99	13,876,306	8.40	27,359,249	16.56	1,701,974	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 2.—New York, New Jersey, and Pennsylvania, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 13...	525	\$26,151,831	\$48,307,519	27.71	\$15,232,686	8.74	\$30,026,506	17.22	\$3,048,327	
May 1....	532	26,557,410	45,564,935	25.74	16,603,462	9.38	25,905,781	14.63	3,055,692	
June 22...	537	46,409,027	50,817,532	28.86	16,240,341	9.22	31,528,884	17.91	3,048,327	
Oct. 2....	545	26,885,132	48,979,043	27.33	16,912,419	9.44	29,011,531	16.19	3,055,293	
Dec. 31...	549	26,992,446	50,577,804	28.11	17,734,066	9.86	29,840,086	16.58	3,003,652	
1884.										
Mar. 7....	550	27,003,470	53,829,445	29.90	16,983,453	9.43	33,924,115	18.84	2,921,877	
Apr. 24...	554	27,240,954	53,358,232	29.38	18,854,082	10.38	31,556,160	17.38	2,947,990	
June 20...	561	25,502,692	45,241,638	26.61	18,801,649	11.06	23,558,015	13.86	2,881,974	
Sept. 30...	563	25,245,939	49,189,650	29.23	18,694,389	11.11	27,634,801	16.42	2,860,460	
Dec. 20...	560	24,531,549	50,799,720	31.06	18,036,445	11.03	29,977,889	18.33	2,785,386	
1885.										
Mar. 10...	559	25,258,857	55,463,538	32.94	18,925,754	11.24	33,766,999	20.05	2,770,785	
May 6....	559	25,204,559	53,071,039	31.58	20,444,604	11.93	30,262,857	18.01	2,763,578	
July 1....	561	25,615,062	51,945,847	30.42	19,178,305	11.23	30,033,212	17.59	2,734,330	
Oct. 1....	557	26,291,732	56,170,958	32.05	20,055,448	11.44	33,297,308	19.00	2,818,202	
Dec. 24...	567	26,843,401	58,345,580	32.60	18,913,441	10.57	36,653,591	20.48	2,778,548	
1886.										
Mar. 1....	570	27,453,354	56,026,945	30.61	18,960,011	10.36	34,334,359	18.76	2,732,575	
June 3....	571	27,533,873	54,618,391	29.75	20,795,357	11.33	31,241,898	17.02	2,581,136	
Aug. 27...	572	28,253,322	56,916,208	30.21	20,185,336	10.71	34,176,300	18.14	2,554,572	
Oct. 7....	572	28,830,549	54,836,089	28.53	20,192,341	10.51	32,249,120	16.78	2,394,628	
Dec. 28...	575	28,792,675	53,341,795	27.79	20,260,434	10.61	30,849,802	16.07	2,131,559	
1887.										
Mar. 4....	576	29,020,465	54,867,767	28.36	19,405,628	10.03	33,449,631	17.29	2,012,508	
May 13...	580	29,685,015	56,268,209	28.48	20,193,151	10.20	34,160,474	17.26	1,914,584	
Aug. 1....	586	29,837,428	51,361,676	25.82	19,291,157	9.70	30,226,408	15.20	2,844,111	
Oct. 5....	587	30,064,960	52,990,784	26.44	19,775,576	9.87	31,370,441	15.65	1,844,767	
Dec. 7....	591	30,090,137	52,172,378	26.01	20,038,795	9.99	30,215,646	15.01	1,817,937	
1888.										
Feb. 14...	593	31,181,582	57,520,460	27.67	20,111,377	9.67	35,617,574	17.13	1,791,509	
Apr. 30...	596	31,422,827	55,782,017	26.63	20,936,380	9.99	33,066,277	15.78	1,779,360	
June 30...	598	31,184,265	56,274,855	27.07	19,371,217	9.31	35,146,229	16.91	1,757,400	
Oct. 4....	601	32,659,379	62,056,372	28.50	21,624,500	9.93	38,705,110	17.78	1,726,762	
Dec. 12...	603	32,191,080	57,440,943	26.77	20,803,560	9.69	34,986,054	16.30	1,651,329	
1889.										
Feb. 26...	603	32,774,651	63,083,678	28.96	21,144,626	9.68	40,351,399	18.47	1,587,653	
May 13...	607	33,020,608	62,586,794	28.43	21,670,363	9.84	39,393,656	17.89	1,522,775	
July 12...	608	33,599,199	64,388,650	28.78	21,675,391	9.69	41,229,456	18.43	1,483,803	
Sept. 30...	615	34,329,752	61,470,079	26.86	20,987,608	9.17	39,007,885	17.04	1,474,586	
Dec. 11...	617	34,059,110	56,484,694	24.88	21,179,732	9.23	33,867,848	14.91	1,437,114	
1890.										
Feb. 28...	625	34,511,854	61,087,952	26.55	21,451,064	9.32	38,212,896	16.61	1,423,992	
May 17...	629	34,518,143	56,982,396	24.76	20,335,343	8.84	35,226,537	15.31	1,420,516	
July 18*	626	33,516,164	57,433,692	25.70	20,674,806	9.25	35,410,567	15.85	1,348,319	
Oct. 2....	633	34,306,011	56,273,548	24.65	20,867,126	9.12	34,120,446	14.92	1,285,976	
Dec. 19...	640	32,687,250	52,770,142	24.22	21,676,126	9.95	29,824,190	13.64	1,269,826	
1891.										
Feb. 26...	647	33,316,855	60,131,790	27.07	22,198,571	10.00	36,659,926	16.51	1,273,293	
May 4....	655	33,826,152	57,359,851	25.44	21,838,831	9.68	34,242,908	15.18	1,278,112	
July 9....	657	33,855,163	58,352,449	25.85	23,393,089	10.36	33,695,293	14.92	1,264,067	
Sept. 25...	658	34,601,023	60,307,438	26.14	22,805,835	9.89	36,214,263	15.70	1,287,340	
Dec. 2....	658	34,616,832	59,361,535	25.72	22,237,717	9.20	35,820,101	15.52	1,303,717	
1892.										
Mar. 1....	659	36,154,961	69,465,248	28.82	21,790,282	9.04	46,353,240	19.23	1,321,726	
May 17...	666	37,433,634	70,353,519	28.39	23,085,521	9.25	46,432,159	18.61	1,335,839	
July 12...	671	38,092,339	75,068,925	29.56	24,013,764	9.46	49,612,882	19.54	1,342,279	
Sept. 30...	671	39,635,699	72,099,267	27.28	24,252,012	9.18	46,485,078	17.59	1,353,177	

*Brooklyn transferred to division No. 9 from July 18, 1890.

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 3.—Delaware, Maryland, Virginia, West Virginia, and the District of Columbia, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.										
Mar. 13...	77	\$3,527,516	\$5,733,788	24.38	\$2,337,863	9.94	\$3,008,054	12.79	\$387,871	
May 1....	77	3,528,471	5,790,224	24.61	2,713,896	11.54	2,691,467	11.44	384,861	
June 2....	78	3,621,398	6,406,495	26.54	2,774,761	11.49	3,243,785	13.44	387,949	
Oct. 2....	82	4,152,516	7,383,800	26.67	3,088,038	11:15	3,901,193	14.09	394,569	
Dec. 31....	82	3,998,036	6,620,987	24.82	3,018,536	11.33	3,210,691	12.05	391,760	
1884.										
Mar. 7....	83	3,877,353	6,822,590	26.36	2,873,867	11.12	3,582,688	13.86	366,035	
Apr. 24....	83	3,812,038	6,446,814	25.37	3,045,651	11.98	3,027,832	11.91	373,331	
June 20....	83	3,513,153	5,375,113	22.95	2,975,931	12.71	2,025,960	8.65	373,222	
Sept. 30....	88	3,702,825	6,837,101	27.70	3,220,417	13.05	3,246,528	13.15	370,156	
Dec. 20....	88	3,365,854	6,467,992	28.82	2,942,926	13.12	3,164,161	14.10	360,905	
1885.										
Mar. 10....	88	3,361,044	6,282,532	28.04	3,043,637	13.58	2,895,186	12.92	343,709	
May 6....	87	2,854,130	5,624,698	29.56	2,985,242	15.69	2,289,321	12.03	350,135	
July 1....	87	2,919,436	5,311,397	27.29	2,758,277	14.17	2,199,965	11.30	353,155	
Oct. 1....	88	3,286,346	7,338,927	33.50	3,134,687	14.31	3,850,486	17.57	353,754	
Dec. 24....	89	3,162,147	7,070,981	33.54	2,887,760	13.70	3,825,340	18.15	357,881	
1886.										
Mar. 1....	89	3,163,328	6,579,113	31.20	3,079,948	14.60	3,153,202	14.95	345,963	
June 3....	90	3,259,103	6,761,881	31.12	3,414,420	15.71	3,034,136	13.97	313,325	
Aug. 27....	91	3,490,359	3,337,721	31.53	3,313,468	14.24	3,714,380	15.96	309,873	
Oct. 7....	89	3,525,434	7,125,856	30.32	3,405,443	14.49	3,414,134	14.53	306,279	
Dec. 28....	91	3,459,845	6,826,991	29.60	3,124,102	13.54	3,414,702	14.80	288,187	
1887.										
Mar. 4....	91	3,541,988	6,685,225	28.31	3,061,122	12.96	3,370,568	14.27	253,535	
May 13....	92	3,434,211	6,233,763	27.16	3,351,755	14.64	2,640,664	11.53	241,344	
Aug. 1....	93	3,681,532	6,591,665	26.86	3,397,925	13.84	2,952,617	12.03	241,123	
Oct. 5....	94	3,789,907	6,641,421	26.29	3,402,471	13.47	3,004,141	11.89	234,809	
Dec. 7....	94	3,748,997	6,728,437	26.92	3,329,980	13.32	3,157,971	12.64	240,476	
1888.										
Feb. 14....	94	3,827,479	6,737,364	26.40	3,272,849	12.83	3,236,123	12.68	228,392	
Apr. 30....	94	3,789,898	6,554,763	25.94	3,340,776	13.22	2,988,503	11.83	225,484	
June 30....	95	3,902,911	6,688,570	25.71	3,320,174	12.76	3,156,750	12.11	217,646	
Oct. 4....	96	4,364,275	8,474,938	29.13	3,672,305	12.62	4,582,280	15.75	220,353	
Dec. 12....	96	4,159,106	7,612,357	27.45	3,502,069	12.63	3,898,858	14.06	211,430	
1889.										
Feb. 26....	96	4,210,619	7,830,630	27.90	3,583,377	12.77	4,043,241	14.40	204,012	
May 13....	98	4,129,743	7,338,116	26.65	3,852,493	13.99	3,283,684	11.93	201,939	
July 12....	102	4,262,053	7,356,738	25.89	3,634,247	12.77	3,528,845	12.42	193,646	
Sept. 30....	104	4,433,299	7,390,267	25.00	3,387,152	11.46	3,808,964	12.89	194,151	
Dec. 11....	105	4,285,277	7,058,474	24.71	3,483,691	12.19	3,399,343	11.90	175,440	
1890.										
Feb. 28....	107	4,364,478	7,384,234	25.38	3,252,139	11.18	3,956,771	13.60	175,324	
May 17....	108	4,559,745	7,767,257	25.55	3,652,805	12.02	3,942,458	12.97	171,994	
July 18....	110	3,888,424	8,567,845	26.28	3,689,922	11.32	4,701,987	14.43	175,935	
Oct. 2....	112	5,127,124	8,665,176	25.35	3,925,154	11.48	4,575,269	13.39	164,753	
Dec. 19....	113	4,821,664	8,137,749	25.32	4,178,148	13.00	3,793,410	11.80	166,191	
1891.										
Feb. 26....	115	4,870,435	8,552,098	26.34	4,157,438	12.84	4,225,817	13.01	168,843	
May 4....	116	4,867,413	8,078,827	24.90	4,553,151	14.03	3,355,717	10.34	169,959	
July 9....	117	4,945,034	8,368,584	25.38	4,424,507	13.42	3,774,134	11.42	169,943	
Sept. 25....	121	5,211,836	9,103,332	26.20	4,351,771	12.52	4,562,235	13.13	189,326	
Dec. 2....	122	5,050,442	8,947,957	26.58	4,273,584	12.69	4,482,701	13.32	191,672	
1892.										
Mar. 1....	123	5,197,888	9,553,079	27.57	4,043,320	11.67	5,312,345	15.33	197,414	
May 17....	123	5,339,549	10,024,832	28.16	4,579,861	12.87	5,254,667	14.76	190,304	
July 12....	125	5,525,165	10,051,025	27.29	4,539,597	12.32	5,306,624	14.41	204,804	
Sept. 30....	126	5,866,785	10,642,067	27.21	4,555,393	11.65	5,880,534	15.04	206,140	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 4.—North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.										
Mar. 13	164	\$6, 116, 981	\$13, 254, 160	32.50	\$6, 396, 960	15.69	\$6, 086, 199	14.92	\$771, 001	
May* 1	169	6, 190, 892	12, 890, 743	31.23	6, 543, 434	15.85	5, 555, 724	13.46	791, 585	
June 22	175	6, 143, 331	12, 353, 975	30.16	6, 475, 724	15.81	5, 075, 892	12.39	802, 359	
Oct. 2	191	6, 267, 968	10, 275, 182	24.59	6, 589, 276	15.77	3, 887, 690	9.30	798, 216	
Dec. 31	197	6, 761, 077	12, 940, 873	28.71	6, 968, 159	15.46	5, 170, 209	11.48	802, 505	
1884.										
Mar. 7	201	6, 816, 062	13, 644, 672	30.03	6, 883, 358	15.15	5, 979, 687	13.16	781, 627	
Apr. 24	204	6, 874, 431	12, 348, 517	26.95	6, 803, 162	14.84	4, 762, 025	10.39	783, 330	
June 20	208	6, 449, 163	11, 364, 136	26.43	6, 826, 409	15.88	3, 782, 006	8.80	755, 721	
Sept. 30	216	6, 042, 864	11, 168, 565	27.72	6, 334, 635	15.72	4, 087, 448	10.15	746, 482	
Dec. 20	220	6, 491, 216	14, 560, 732	33.67	7, 007, 016	16.19	6, 806, 367	15.73	747, 349	
1885.										
Mar. 10	226	6, 669, 784	15, 098, 820	33.96	7, 964, 807	17.91	6, 385, 184	14.36	748, 829	
May 6	229	6, 483, 495	13, 065, 477	30.23	7, 563, 398	17.50	4, 765, 739	11.03	736, 340	
July 1	232	6, 442, 590	12, 404, 357	28.88	7, 159, 393	16.67	4, 532, 187	10.55	712, 777	
Oct. 1	232	6, 388, 330	11, 874, 404	27.88	6, 826, 279	16.03	4, 322, 638	10.15	725, 487	
Dec. 24	235	7, 142, 914	15, 834, 011	33.25	8, 001, 784	16.80	7, 141, 940	15.00	690, 287	
1886.										
Mar. 1	240	7, 583, 952	16, 308, 788	32.26	8, 523, 863	16.86	7, 114, 169	14.07	670, 756	
June 3	245	7, 493, 063	15, 598, 452	31.23	8, 108, 413	16.23	6, 863, 196	13.74	626, 843	
Aug. 27	251	7, 301, 499	13, 956, 929	28.67	7, 650, 399	15.72	5, 699, 062	11.71	607, 468	
Oct. 7	251	7, 520, 093	13, 597, 692	27.12	7, 565, 181	15.09	5, 474, 973	10.92	557, 538	
Dec. 28	253	8, 863, 744	21, 096, 851	35.70	9, 659, 357	16.35	10, 914, 071	18.47	523, 423	
1887.										
Mar. 4	265	9, 951, 682	22, 483, 366	33.89	10, 365, 065	15.62	11, 607, 039	17.50	511, 262	
May 13	279	9, 403, 413	18, 093, 369	28.86	9, 623, 458	15.35	7, 965, 043	12.71	504, 868	
Aug. 1	290	9, 227, 123	15, 981, 046	25.98	8, 924, 833	14.51	6, 555, 611	10.66	500, 602	
Oct. 5	296	9, 183, 326	16, 341, 034	26.69	9, 728, 521	15.89	6, 100, 154	9.96	512, 359	
Dec. 7	301	9, 671, 142	18, 963, 708	29.41	10, 375, 365	16.10	8, 072, 837	12.52	515, 506	
1888.										
Feb. 14	305	10, 241, 743	21, 109, 205	30.92	11, 248, 310	16.47	9, 353, 121	13.70	507, 774	
Apr. 30	307	9, 775, 180	17, 915, 763	27.54	9, 916, 320	15.22	7, 522, 773	11.54	506, 670	
June 30	313	9, 683, 437	17, 925, 943	27.77	9, 397, 854	14.56	8, 027, 614	12.44	500, 475	
Oct. 4	318	9, 543, 970	16, 380, 467	25.74	9, 557, 311	15.02	6, 338, 284	9.96	484, 872	
Dec. 12	321	10, 201, 944	19, 622, 145	28.85	9, 752, 368	14.34	9, 382, 165	13.79	487, 612	
1889.										
Feb. 26	324	11, 495, 298	26, 797, 309	34.97	12, 195, 333	15.91	14, 122, 446	18.42	479, 530	
May 13	339	11, 100, 507	22, 345, 576	30.20	11, 482, 281	15.52	10, 385, 059	14.03	478, 236	
July 12	346	11, 035, 036	20, 836, 091	28.32	11, 054, 098	15.03	9, 301, 242	12.64	480, 751	
Sept. 30	364	11, 566, 487	20, 014, 741	25.96	10, 771, 020	13.97	8, 756, 707	11.36	487, 014	
Dec. 11	374	12, 872, 658	24, 737, 345	28.83	11, 495, 248	13.39	12, 731, 317	14.84	510, 780	
1890.										
Feb. 28	393	14, 175, 895	30, 120, 238	31.87	14, 846, 750	15.71	14, 753, 742	15.61	519, 746	
May 17	406	13, 714, 057	23, 414, 837	25.61	12, 862, 873	14.07	10, 017, 319	10.96	534, 645	
July 18	424	13, 739, 545	21, 907, 965	23.92	12, 097, 302	13.21	9, 268, 102	10.12	542, 560	
Oct. 2	448	13, 710, 442	22, 104, 528	24.18	12, 400, 753	13.57	9, 139, 407	10.00	564, 368	
Dec. 19	459	13, 510, 003	23, 155, 918	25.71	13, 418, 057	14.90	9, 173, 073	10.18	564, 788	
1891.										
Feb. 26	467	13, 804, 224	26, 336, 774	28.62	14, 779, 794	16.06	10, 970, 713	11.92	586, 267	
May 4	477	13, 436, 294	22, 473, 091	25.09	12, 991, 105	14.50	8, 891, 629	9.93	590, 357	
July 9	479	12, 738, 158	21, 332, 300	25.12	12, 403, 539	14.61	8, 344, 235	9.83	584, 522	
Sept. 25	478	12, 036, 628	20, 885, 765	26.03	11, 898, 504	14.83	8, 394, 262	10.46	592, 999	
Dec. 2	481	12, 811, 339	26, 336, 093	30.48	13, 545, 523	15.86	11, 877, 366	13.91	613, 204	
1892.										
Mar. 1	489	13, 763, 268	30, 781, 096	33.55	15, 204, 417	16.57	14, 949, 816	16.23	626, 863	
May 17	496	13, 622, 353	28, 184, 556	31.03	14, 563, 496	16.04	12, 974, 795	14.29	646, 265	
July 12	500	13, 467, 057	27, 206, 231	30.30	13, 784, 480	15.35	12, 765, 346	14.22	656, 405	
Sept. 30	500	13, 626, 945	24, 577, 400	27.05	12, 747, 780	14.03	11, 175, 373	12.30	654, 247	

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 5.—Ohio, Indiana, Illinois, Michigan, and Wisconsin, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.										
Mar. 13 . . .	530	\$19,081,960	\$36,507,835	27.17	\$16,401,301	12.89	\$18,281,364	14.38	\$1,825,170	
May 1 . . .	536	18,892,570	34,009,157	27.00	17,003,342	13.50	15,146,613	12.03	1,859,202	
June 22 . . .	544	18,680,838	32,831,223	25.14	15,616,973	12.54	15,394,648	12.36	1,819,607	
Oct. 2 . . .	554	18,563,099	34,705,552	28.04	16,503,659	13.34	16,347,350	13.21	1,854,543	
Dec. 31 . . .	554	17,961,597	34,790,630	29.05	16,853,215	14.07	16,142,536	13.48	1,794,879	
1884.										
Mar. 7 . . .	558	17,808,933	34,832,320	29.34	16,461,984	13.87	16,636,811	14.01	1,733,525	
Apr. 24 . . .	560	17,392,601	32,294,594	27.81	16,913,978	14.59	13,623,182	11.75	1,757,434	
June 20 . . .	569	16,640,340	30,968,073	29.15	16,186,847	14.59	13,081,876	11.79	1,699,350	
Sept. 30 . . .	574	15,784,480	31,545,494	29.98	16,127,236	15.33	13,764,179	13.08	1,654,079	
Dec. 20 . . .	572	15,040,275	33,478,235	33.39	15,563,364	15.52	16,332,719	16.29	1,582,152	
1885.										
Mar. 10 . . .	567	15,800,692	36,876,186	35.07	16,882,609	16.03	18,475,898	17.54	1,517,679	
May 6 . . .	568	15,954,519	35,963,168	33.81	17,117,106	16.09	17,336,757	16.30	1,509,305	
July 1 . . .	567	16,118,869	36,162,987	33.65	15,936,895	14.83	18,738,134	17.45	1,487,958	
Oct. 1 . . .	570	16,501,187	37,477,345	34.07	17,019,462	15.47	18,934,890	17.21	1,522,993	
Dec. 24 . . .	570	16,497,191	36,226,910	32.93	16,050,698	14.59	18,653,616	16.96	1,522,596	
1886.										
Mar. 1 . . .	571	17,184,663	38,467,958	33.57	16,692,494	14.57	20,284,810	17.78	1,490,654	
June 3 . . .	575	17,452,850	36,682,622	31.53	17,849,509	15.34	17,426,446	14.98	1,406,667	
Aug. 27 . . .	582	18,315,951	41,364,412	33.88	17,118,272	14.02	22,867,315	18.73	1,378,825	
Oct. 7 . . .	580	18,438,101	39,891,410	32.45	17,974,624	14.62	20,594,220	16.75	1,322,566	
Dec. 28 . . .	576	18,828,474	40,251,058	32.07	18,082,937	14.41	20,974,170	16.71	1,193,951	
1887.										
Mar. 4 . . .	582	19,446,236	42,186,629	32.54	18,037,638	13.91	23,012,354	17.75	1,136,637	
May 13 . . .	584	20,082,778	41,866,938	31.27	19,111,576	14.27	21,673,404	16.19	1,081,958	
Aug. 1 . . .	594	20,814,218	44,475,533	32.05	18,401,230	13.26	25,021,687	18.03	1,052,616	
Oct. 5 . . .	598	20,570,959	40,983,916	29.88	19,171,016	13.98	20,771,852	15.14	1,041,048	
Dec. 7 . . .	600	20,237,953	39,116,212	28.99	18,425,529	13.66	19,629,800	14.55	1,060,883	
1888.										
Feb. 14 . . .	603	20,788,469	40,918,158	29.52	18,290,041	13.20	21,600,663	15.59	1,027,454	
Apr. 30 . . .	606	20,795,516	39,175,386	28.26	18,869,677	13.61	19,298,656	13.92	1,007,053	
June 30 . . .	609	20,756,627	39,806,200	28.77	17,754,453	12.83	21,045,051	15.21	1,006,696	
Oct. 4 . . .	611	21,297,373	42,224,352	29.74	18,466,510	13.01	22,763,433	16.03	994,409	
Dec. 12 . . .	615	21,150,669	42,096,506	20.85	18,089,328	12.83	23,025,148	16.33	982,030	
1889.										
Feb. 26 . . .	620	22,108,190	46,152,837	31.31	18,299,545	12.42	26,888,639	18.24	964,653	
May 13 . . .	622	22,532,982	45,216,707	30.10	19,984,145	13.30	24,287,408	16.17	945,154	
July 12 . . .	624	23,197,384	48,488,996	31.35	20,064,249	12.97	27,489,594	17.78	935,153	
Sept. 30 . . .	626	23,355,251	47,310,106	30.39	19,052,153	12.24	27,327,970	17.55	929,983	
Dec. 11 . . .	630	23,037,979	43,421,760	28.27	19,053,439	12.41	23,439,190	15.26	929,131	
1890.										
Feb. 28 . . .	635	23,999,083	47,348,221	29.59	19,385,160	12.12	27,043,136	16.90	919,925	
May 17 . . .	644	24,458,347	45,815,953	28.10	19,214,280	11.78	25,672,588	15.74	929,085	
July 18 . . .	650	25,234,240	47,608,327	28.30	19,719,230	11.72	26,955,389	16.02	933,708	
Oct. 2 . . .	650	25,804,618	48,563,276	28.23	20,149,638	11.72	27,493,759	15.98	919,879	
Dec. 19 . . .	655	25,120,570	46,041,343	27.49	20,682,244	12.35	24,449,070	14.60	910,029	
1891.										
Feb. 26 . . .	654	26,052,632	52,449,599	30.20	21,751,135	12.52	29,785,731	17.15	912,733	
May 4 . . .	657	26,750,845	50,936,256	28.56	22,312,368	12.51	27,709,586	15.54	914,402	
July 9 . . .	660	27,027,984	49,363,907	27.40	22,496,481	12.49	25,973,487	14.41	893,939	
Sept. 25 . . .	663	28,583,963	56,669,154	29.74	23,177,047	12.16	32,572,518	17.06	919,589	
Dec. 2 . . .	666	28,159,822	52,506,985	27.97	22,416,277	11.95	29,173,153	15.54	917,555	
1892.										
Mar. 1 . . .	672	29,753,103	60,508,503	30.50	22,473,202	11.33	37,105,516	18.71	929,785	
May 17 . . .	674	30,056,393	60,761,493	30.32	23,505,074	11.73	36,314,168	18.12	942,251	
July 12 . . .	678	30,626,267	62,196,543	30.46	23,899,694	11.71	37,353,557	18.29	943,292	
Sept. 30 . . .	680	31,582,801	62,336,227	29.61	24,987,436	11.87	36,395,159	17.29	953,632	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 6.—Iowa, Minnesota, Missouri, Kansas, and Nebraska (Omaha transferred to division No. 9, October 5, 1887; Kansas City and St. Joseph transferred to division No. 9, May 13, 1887), excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 13 . . .	207	\$7,692,300	\$13,786,065	26.88	\$6,048,070	11.79	\$7,237,137	14.11	\$500,858	
May 1 . . .	216	8,007,308	13,928,636	26.09	6,926,476	12.98	6,496,862	12.17	505,298	
June 22 . . .	227	8,669,016	16,331,528	28.26	6,739,738	11.66	9,100,816	15.75	490,974	
Oct. 2 . . .	257	9,087,854	15,692,927	25.90	7,240,980	11.95	7,922,362	13.08	529,585	
Dec. 31 . . .	270	9,269,439	16,068,106	26.00	7,756,896	12.55	7,788,201	12.60	523,099	
1884.										
Mar. 7 . . .	287	9,365,609	16,334,768	26.16	7,297,414	11.69	8,526,486	13.66	510,868	
Apr. 24 . . .	298	9,712,119	17,385,106	26.85	8,463,096	13.07	8,406,680	12.98	515,330	
June 20 . . .	309	9,546,762	16,682,585	26.21	9,366,090	14.72	6,806,044	10.69	510,451	
Sept. 30 . . .	329	9,158,231	16,305,178	26.70	8,130,878	13.32	7,677,976	12.58	494,324	
Dec. 20 . . .	329	8,643,147	15,874,452	27.55	7,734,917	13.42	7,642,884	13.26	496,651	
1885.										
Mar. 10 . . .	336	9,202,146	18,064,151	29.45	8,442,274	13.76	9,131,647	14.89	490,230	
May 6 . . .	340	9,643,675	19,112,996	29.73	8,803,813	13.69	9,806,853	15.25	502,330	
July 1 . . .	346	10,105,532	20,186,373	29.96	8,868,049	13.16	10,827,681	16.07	490,643	
Oct. 1 . . .	359	10,526,279	19,159,727	27.30	8,896,805	12.68	9,768,829	13.92	494,093	
Dec. 24 . . .	363	10,511,542	19,128,184	27.30	9,309,286	13.28	9,315,121	13.29	503,777	
1886.										
Mar. 1 . . .	377	10,872,988	19,373,302	26.73	8,838,140	12.19	10,443,854	13.86	491,308	
June 3 . . .	391	12,203,046	23,020,432	28.30	11,204,906	13.77	11,339,220	13.94	476,306	
Aug. 27 . . .	404	12,349,300	24,464,927	29.72	10,229,545	12.43	13,747,424	16.70	487,953	
Oct. 7 . . .	406	12,377,733	21,931,867	26.58	11,019,342	13.35	10,422,066	12.63	490,459	
Dec. 28 . . .	418	12,811,418	23,073,002	26.99	11,752,951	13.76	10,848,107	12.70	451,944	
1887.										
Mar. 4 . . .	427	14,184,873	27,752,343	29.35	11,860,366	12.54	15,441,590	16.33	450,387	
May 13 . . .	428	13,368,183	26,723,837	29.99	12,010,369	13.48	14,290,849	16.04	422,619	
Aug. 1 . . .	438	12,435,313	25,056,695	30.22	10,458,690	12.62	14,175,769	17.10	422,236	
Oct. 5 . . .	455	12,258,402	22,367,310	27.37	10,275,484	12.57	11,660,633	14.27	431,193	
Dec. 7 . . .	462	11,440,774	20,023,408	26.25	9,831,122	12.89	9,753,960	12.79	438,326	
1888.										
Feb. 14 . . .	460	11,915,472	24,167,651	30.42	10,418,840	13.12	13,308,830	16.75	439,981	
Apr. 30 . . .	468	12,191,175	24,217,974	29.80	10,851,912	13.35	12,924,379	15.90	441,683	
June 30 . . .	471	12,423,419	25,363,996	30.62	10,547,101	12.73	14,367,358	17.35	449,537	
Oct. 4 . . .	476	12,646,574	23,898,707	28.35	10,011,697	11.87	13,436,321	15.94	500,689	
Dec. 12 . . .	480	12,102,288	20,169,802	25.00	10,197,298	12.64	9,520,418	11.80	452,086	
1889.										
Feb. 26 . . .	487	12,420,637	22,812,398	27.55	10,019,197	12.10	12,336,471	14.90	456,730	
May 13 . . .	490	12,585,262	23,606,074	28.13	10,460,419	12.47	12,687,257	15.12	458,398	
July 12 . . .	497	12,925,286	24,386,425	28.30	10,374,952	12.04	13,553,976	15.73	457,497	
Sept. 30 . . .	503	13,015,631	23,831,360	27.46	9,352,807	10.78	14,013,997	16.15	464,556	
Dec. 11 . . .	516	13,209,115	23,663,534	26.87	10,728,448	12.18	12,464,371	14.15	470,715	
1890.										
Feb. 28 . . .	522	14,037,495	26,557,782	28.38	10,142,221	10.84	15,945,079	17.04	470,481	
May 17 . . .	531	14,672,003	28,417,458	29.05	10,129,389	10.36	17,803,225	18.20	484,844	
July 18* . . .	522	11,820,328	23,587,972	29.93	8,660,227	10.99	14,559,610	18.48	462,949	
Oct. 2 . . .	529	12,650,537	25,045,606	29.70	9,037,219	10.72	15,542,676	18.43	465,711	
Dec. 19 . . .	526	12,020,926	21,890,313	27.32	9,113,606	11.37	12,303,422	15.36	473,285	
1891.										
Feb. 26 . . .	525	12,152,020	24,124,918	29.78	9,109,692	11.24	14,548,746	17.96	466,480	
May 4 . . .	526	12,807,895	24,484,899	28.68	9,383,476	10.99	14,634,337	17.14	467,086	
July 9† . . .	525	12,271,889	21,873,399	26.74	9,271,189	11.33	12,140,446	14.84	461,764	
Sept. 25 . . .	534	12,709,609	24,150,965	28.53	8,975,641	10.59	14,702,969	17.35	472,355	
Dec. 2 . . .	540	12,764,884	23,452,871	27.56	9,081,102	10.67	13,887,498	16.32	484,271	
1892.										
Mar. 1 . . .	540	14,021,847	28,524,563	30.51	9,292,759	9.94	18,745,334	20.05	486,470*	
May 17 . . .	539	14,113,353	28,839,733	30.65	9,659,618	10.27	18,696,824	19.87	483,291	
July 12 . . .	541	14,379,925	29,371,591	30.64	9,901,204	10.33	18,986,849	19.81	483,538	
Sept. 30 . . .	543	14,520,103	29,190,867	30.16	9,940,427	10.27	18,768,907	19.29	481,533	

* St. Paul and Minneapolis transferred to division No. 9 from July 18, 1890.

† Des Moines transferred to division No. 9 from July 9, 1891.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 7.—Colorado, Nevada, California, and Oregon, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.										
Mar. 13...	33	\$2,866,867	\$6,081,382	31.86	\$3,594,598	18.83	\$2,374,534	12.44	\$112,250	
May 1....	34	2,890,642	5,487,840	28.51	3,133,202	16.28	2,240,755	11.64	113,883	
June 22...	38	2,984,656	6,355,648	31.97	3,203,157	16.11	3,033,366	15.26	119,125	
Oct. 2....	43	3,206,008	5,839,540	27.35	3,098,370	14.51	2,619,307	12.27	121,863	
Dec. 31...	42	3,241,147	6,447,703	29.88	3,558,027	16.50	2,763,101	12.80	126,575	
1884.										
Mar. 7....	43	3,009,761	5,626,902	28.08	3,217,300	16.05	2,287,585	11.46	122,008	
Apr. 24...	43	3,028,531	5,791,614	28.68	3,207,082	15.88	2,462,898	12.20	121,634	
June 20...	45	2,748,621	5,492,659	29.97	3,664,908	20.00	1,717,837	9.37	109,914	
Sept. 30...	46	2,660,548	5,798,359	32.69	3,346,017	18.86	2,341,155	13.20	111,187	
Dec. 20...	47	2,560,777	5,524,939	32.36	3,180,260	18.63	2,239,427	13.12	105,252	
1885.										
Mar. 10...	47	2,663,353	5,978,551	33.67	3,450,529	19.43	2,419,586	13.63	108,436	
May 6....	49	2,683,438	5,699,692	31.86	3,336,534	18.65	2,256,198	12.61	106,960	
July 1....	50	2,721,004	5,697,478	31.41	2,966,876	16.36	2,626,141	14.48	104,461	
Oct. 1....	51	2,920,866	6,635,005	34.07	3,260,554	16.74	3,264,417	16.76	110,034	
Dec. 24...	54	3,189,900	7,038,522	33.10	3,732,709	17.55	3,192,688	15.01	113,125	
1886.										
Mar. 1....	57	3,329,624	7,529,982	33.92	3,947,515	17.78	3,465,653	15.61	116,814	
June 2....	61	3,598,749	7,672,897	31.98	4,034,927	16.82	3,527,877	14.70	110,093	
Aug. 27...	67	3,863,286	8,288,012	32.18	4,096,387	15.91	4,075,587	15.82	116,038	
Oct. 7....	68	3,971,589	7,896,910	29.83	4,104,213	15.50	3,672,731	13.87	119,966	
Dec. 28...	71	4,329,961	9,221,771	31.95	5,276,940	18.28	3,828,979	13.26	115,853	
1887.										
Mar. 4....	71	4,674,444	10,289,333	33.02	5,672,302	18.20	4,504,028	14.45	113,003	
May 13...	75	5,276,435	11,540,554	32.81	5,990,889	17.03	5,438,612	15.46	611,053	
Aug. 1....	83	5,719,220	11,799,916	30.95	6,134,729	16.09	5,548,590	14.55	116,507	
Oct. 5....	86	6,330,097	13,784,605	32.66	7,276,703	17.24	6,385,396	15.13	122,506	
Dec. 7....	86	6,291,325	12,882,230	30.71	7,540,479	17.98	5,218,778	12.44	122,973	
1888.										
Feb. 14...	87	6,149,731	12,446,902	30.36	7,457,014	18.19	4,861,593	11.86	128,295	
Apr. 30...	94	6,042,609	11,396,749	28.29	6,557,882	16.28	4,708,066	11.69	130,801	
June 30...	96	5,924,963	11,634,948	29.46	6,338,182	16.05	5,171,147	13.09	125,619	
Oct. 4....	98	6,036,317	12,503,944	31.07	6,338,048	16.05	6,034,811	15.00	131,085	
Dec. 12...	96	5,935,642	11,717,229	29.61	6,789,265	17.16	4,800,478	12.13	127,486	
1889.										
Feb. 26...	98	6,215,145	13,833,283	33.39	7,408,611	17.88	6,297,797	15.20	126,875	
May 13...	102	6,418,048	13,674,031	31.96	7,084,911	16.56	6,459,741	15.10	129,379	
July 12...	102	6,469,509	14,125,458	32.75	7,124,899	16.52	6,870,159	15.93	130,400	
Sept. 30...	107	6,871,682	15,136,846	33.04	6,826,811	14.90	6,181,249	17.86	128,786	
Dec. 11...	109	6,822,808	13,759,793	30.25	7,133,411	15.16	6,489,222	14.27	137,160	
1890.										
Feb. 28...	111	6,985,597	14,398,961	30.92	7,499,805	16.10	6,756,913	14.51	142,243	
May 17...	114	7,280,605	14,457,219	29.79	7,148,956	14.73	7,166,979	14.77	141,284	
July 18...	118	7,407,945	14,436,316	29.23	6,844,093	13.85	7,450,124	15.08	142,099	
Oct. 2....	120	7,973,078	15,402,798	28.98	7,188,163	13.52	8,070,144	15.18	144,491	
Dec. 19...	123	7,220,289	12,965,412	26.94	7,689,352	15.97	5,126,361	10.65	149,699	
1891.										
Feb. 26...	126	7,002,973	13,974,031	29.93	7,904,310	16.93	5,916,675	12.67	153,046	
May 4....	127	7,441,637	14,707,475	29.65	8,210,360	16.55	6,335,458	12.77	161,657	
July 9....	125	7,253,722	13,418,378	29.75	7,670,382	15.86	5,590,972	11.56	157,024	
Sept. 25...	125	7,410,697	14,066,112	28.47	7,112,951	14.40	6,782,556	13.73	170,605	
Dec. 2....	126	7,230,867	13,262,170	27.51	7,049,001	14.62	6,038,406	12.53	174,763	
1892.										
Mar. 1....	127	7,512,533	16,105,600	32.16	7,878,254	15.73	8,045,713	16.06	181,633	
May 17...	129	7,708,768	16,803,460	32.70	7,998,033	15.56	8,621,376	16.78	184,051	
July 12...	129	7,811,979	16,013,909	30.75	7,837,323	15.05	7,992,300	15.35	184,286	
Sept. 30...	130	8,061,098	17,134,307	31.88	7,956,810	14.81	8,998,901	16.75	178,596	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES; THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 8.—Arizona, North Dakota, South Dakota, Idaho, Montana, New Mexico, Utah, Washington, Wyoming, Oklahoma, and Indian Territory.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.										
Mar. 13...	54	\$1,857,414	\$3,171,854	25.62	\$1,944,893	15.71	\$1,118,433	9.03	\$108,528	
May 1....	55	2,072,505	3,196,343	23.13	1,946,749	14.09	1,139,293	8.25	110,301	
June 22...	60	2,234,510	3,787,433	25.42	1,946,924	13.07	1,726,181	11.59	114,328	
Oct. 2....	70	2,362,081	3,453,105	21.93	2,000,374	12.70	1,331,438	8.46	121,293	
Dec. 31...	74	2,280,534	3,746,766	24.64	2,450,974	16.12	1,177,548	7.75	118,244	
1884.										
Mar. 7....	78	2,206,520	3,406,474	23.16	2,332,136	15.85	955,815	6.50	118,523	
Apr. 24...	84	2,256,846	3,584,760	23.83	2,421,783	16.10	1,038,881	6.90	124,096	
June 20...	87	2,194,632	3,402,695	23.26	2,377,061	16.25	899,284	6.15	126,350	
Sept. 30...	87	2,162,177	3,263,041	22.64	2,077,673	14.41	1,066,754	7.40	118,614	
Dec. 20...	86	2,193,537	3,581,574	24.49	2,357,403	16.12	1,114,624	7.62	109,547	
1885.										
Mar. 10...	88	2,132,223	3,703,384	26.05	2,525,590	17.77	1,068,609	7.52	109,185	
May 6....	89	2,124,749	3,587,997	25.33	2,387,887	16.86	1,089,153	7.69	110,957	
July 1....	92	2,317,930	3,939,596	25.48	2,354,579	15.24	1,473,460	9.53	111,557	
Oct. 1....	94	2,492,432	4,420,239	26.60	2,600,691	15.65	1,704,733	10.26	114,815	
Dec. 24...	107	2,633,914	4,881,941	27.80	3,166,234	18.03	1,594,293	9.08	120,864	
1886.										
Mar. 1....	107	2,643,604	4,716,817	26.86	3,057,426	17.41	1,535,412	8.74	123,977	
June 3....	109	2,745,657	4,688,187	25.61	3,091,659	16.89	1,471,191	8.04	125,339	
Aug. 27...	113	2,615,777	5,173,789	29.67	3,135,269	17.98	1,913,185	10.97	125,335	
Oct. 7....	114	2,675,213	5,149,624	28.87	3,360,609	18.79	1,669,970	9.36	119,045	
Dec. 28...	111	2,852,550	5,258,108	27.65	3,560,333	18.70	1,577,946	8.25	119,829	
1887.										
Mar. 4....	121	3,019,568	4,961,765	24.65	3,418,756	16.98	1,421,601	7.06	121,408	
May 13...	125	3,258,730	4,782,756	22.02	3,357,718	15.46	1,303,545	6.00	121,493	
Aug. 1....	128	3,501,233	5,626,017	24.13	3,492,525	14.96	2,010,740	8.57	122,752	
Oct. 5....	128	3,630,696	5,730,545	23.68	3,715,196	15.35	1,888,860	7.80	126,489	
Dec. 7....	130	3,787,621	6,290,797	24.91	4,255,601	16.85	1,908,315	7.56	126,881	
1888.										
Feb. 14...	131	3,779,467	5,791,312	22.98	3,874,586	15.38	1,787,096	7.09	129,630	
Apr. 30...	130	3,824,435	5,935,373	23.28	3,887,931	15.25	1,919,790	7.53	127,652	
June 30...	130	3,972,189	6,292,050	23.76	3,874,153	14.63	2,289,537	8.65	128,360	
Oct. 4....	132	4,461,321	7,758,182	26.08	4,241,947	14.26	3,386,255	11.39	129,980	
Dec. 12...	131	4,552,960	7,853,939	25.88	4,599,390	15.15	3,124,805	10.29	129,744	
1889.										
Feb. 26...	133	4,782,884	7,894,311	24.76	4,617,893	14.48	3,143,660	9.86	132,758	
May 13...	138	5,050,912	8,813,862	26.18	4,829,576	14.34	3,847,235	11.43	137,051	
July 12...	144	5,311,411	9,191,020	25.96	4,849,185	13.69	4,206,523	11.88	135,312	
Sept. 30...	151	5,928,263	10,555,490	26.71	4,778,295	12.09	5,633,344	14.25	143,851	
Dec. 11...	152	6,001,950	9,742,120	24.35	5,648,649	24.12	3,942,902	9.85	150,569	
1890.										
Feb. 28...	159	6,072,253	10,551,559	26.07	5,958,841	14.72	4,440,876	10.77	151,842	
May 17...	166	6,366,800	10,108,136	23.81	5,760,189	15.57	4,188,093	9.87	159,854	
July 18*	174	6,567,112	10,843,892	24.77	5,911,199	13.50	4,760,076	10.77	172,617	
Oct. 24...	188	7,023,128	11,958,439	25.54	6,157,780	12.15	5,614,817	11.89	185,842	
Dec. 19...	198	6,766,459	10,652,105	23.61	6,667,228	14.78	3,793,564	8.41	191,313	
1891.										
Feb. 26...	203	6,598,191	11,364,659	25.84	6,748,404	15.34	4,414,375	10.04	201,880	
May 4....	210	6,678,807	11,160,782	25.07	6,452,075	14.49	4,502,293	10.11	206,414	
July 9....	216	6,689,079	10,878,920	24.40	6,181,605	13.86	4,488,131	10.06	209,184	
Sept. 25...	224	6,894,169	12,046,371	26.20	6,036,951	13.13	5,790,699	12.60	215,721	
Dec. 2....	226	7,229,641	13,344,276	27.69	6,841,534	14.19	6,279,127	13.03	223,615	
1892.										
Mar. 1....	227	7,230,593	13,164,123	27.31	6,819,040	14.15	6,120,218	12.70	224,865	
May 17...	234	7,411,511	13,815,371	27.96	7,279,974	14.73	6,306,427	12.76	228,970	
July 12...	237	7,873,909	14,409,298	27.45	7,035,463	13.40	7,143,404	13.61	230,431	
Sept. 30...	240	8,260,517	15,860,840	28.80	7,179,884	13.04	8,446,721	15.34	234,235	

*Oklahoma included from July 18, 1890.

†Indian Territory included from Oct. 2, 1890.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 9.—Reserve cities—Boston, Albany, Philadelphia, Pittsburg, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Chicago, Detroit, Milwaukee, St. Louis, and San Francisco.]

Dates.	No. of banks	Amount of reserve required, 25 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (12½ per cent).		With reserve agents (12½ per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1883.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 13 ...	198	\$77,419,867	\$89,796,888	29.00	\$49,661,801	16.01	\$36,592,761	11.82	\$3,542,326	
May 1 ...	199	78,644,546	91,787,852	29.18	54,129,582	17.21	34,090,027	10.84	3,568,243	
June 22 ...	200	83,005,153	103,900,990	31.29	59,515,283	17.93	40,821,353	12.29	3,564,354	
Oct. 2 ...	200	80,961,109	100,638,235	31.08	56,425,507	17.42	40,798,990	12.60	3,413,838	
Dec. 31 ...	202	83,646,150	105,535,835	31.54	63,273,391	18.91	38,944,133	11.64	3,320,311	
1884.										
Mar. 7 ...	202	85,297,591	111,255,631	32.61	61,563,512	18.04	46,437,308	13.61	3,254,811	
Apr. 24 ...	202	84,514,593	104,165,958	30.81	62,160,250	18.39	38,827,197	11.49	3,178,511	
June 20 ...	204	75,708,561	91,103,676	30.08	59,623,045	19.69	28,403,338	9.38	3,077,293	
Sept. 30 ...	203	76,984,342	99,022,475	32.16	63,578,992	20.65	32,340,900	10.50	3,102,583	
Dec. 20 ...	203	78,739,375	103,685,153	32.92	66,011,790	20.96	34,672,781	11.01	3,000,582	
1885.										
Mar. 10 ...	202	83,462,537	118,522,306	35.50	74,383,404	22.28	41,172,443	12.33	2,966,459	
May 6 ...	202	86,628,766	123,962,577	35.77	80,109,098	23.12	40,912,049	11.81	2,941,430	
July 1 ...	202	89,118,594	123,423,045	34.62	79,828,139	22.39	40,661,809	11.41	2,933,097	
Oct. 1 ...	203	91,118,639	122,186,751	33.52	76,907,632	21.10	42,402,600	11.63	2,876,510	
Dec. 24 ...	202	91,151,185	117,043,608	32.11	74,674,927	20.48	39,551,479	10.88	2,817,202	
1886.										
Mar. 1 ...	205	94,506,304	124,034,337	32.81	77,446,733	20.49	43,904,247	11.61	2,683,357	
June 3 ...	212	96,810,257	122,784,157	31.71	80,738,933	20.85	39,567,423	10.22	2,477,801	
Aug. 27 ...	215	93,802,959	110,584,456	29.42	68,232,506	18.19	40,072,689	10.68	2,279,261	
Oct. 7 ...	217	95,363,719	113,951,757	29.88	70,489,135	18.48	41,271,509	10.82	2,191,113	
Dec. 28 ...	218	94,305,102	112,821,235	29.91	70,633,785	18.72	40,371,942	10.70	1,815,508	
1887.										
Mar. 4 ...	220	99,518,660	124,447,510	31.26	73,631,556	18.50	49,217,253	12.36	1,598,701	
May 13* ...	210	86,270,869	106,121,301	30.75	64,496,954	18.69	40,210,839	11.65	1,413,508	
Aug. 1† ...	221	83,889,166	98,389,974	29.32	59,504,534	17.73	37,672,349	11.23	1,213,090	
Oct. 5 ...	223	84,621,164	100,714,633	29.75	59,524,848	17.59	39,993,709	11.82	1,196,076	
Dec. 7 ...	223	84,031,602	97,132,024	28.90	58,086,213	17.28	37,957,340	11.29	1,088,471	
1888.										
Feb. 14 ...	222	88,281,912	107,045,750	30.31	61,380,008	17.38	44,647,555	12.63	1,018,187	
Apr. 30 ...	221	88,841,975	105,914,479	29.80	61,211,749	17.22	43,718,493	12.30	984,217	
June 30 ...	224	93,119,904	113,399,111	30.44	66,493,977	17.85	45,949,662	12.34	955,472	
Oct. 4 ...	224	96,217,307	116,864,734	30.36	64,447,941	16.75	51,508,038	13.38	908,755	
Dec. 12 ...	223	92,796,351	110,791,225	29.85	62,971,624	16.96	47,013,696	12.67	805,905	
1889.										
Feb. 26 ...	223	100,132,732	129,178,251	32.25	66,585,765	16.62	61,860,599	15.44	731,887	
May 13 ...	224	103,814,057	132,810,931	31.98	72,531,581	17.47	59,619,008	14.36	660,742	
July 12 ...	226	106,953,841	131,366,426	30.71	71,388,356	16.69	59,343,308	13.87	634,762	
Sept. 30 ...	228	104,752,379	121,912,119	29.10	64,592,017	15.42	56,712,959	13.54	607,143	
Dec. 11 ...	229	99,449,783	112,113,813	28.18	63,330,689	15.92	48,173,145	12.09	609,979	
1890.										
Feb. 28 ...	234	102,211,212	119,560,033	29.24	65,270,448	15.96	53,684,545	13.13	605,000	
May 17 ...	239	106,243,919	122,780,265	28.89	66,575,944	15.67	55,566,943	13.08	637,378	
July 18† ...	259	115,477,384	131,308,097	28.43	71,778,457	15.54	58,806,133	13.73	723,507	
Oct. 2 ...	259	114,438,382	129,777,284	28.35	68,071,517	14.87	60,999,210	13.33	706,557	
Dec. 19 ...	258	104,320,461	120,929,702	28.98	69,599,015	16.68	50,638,370	12.14	692,317	
1891.										
Feb. 26 ...	260	109,081,971	131,659,897	30.17	74,395,302	17.05	56,569,349	12.96	695,246	
May 4 ...	262	112,226,065	136,955,966	30.50	78,363,336	17.46	57,889,288	12.90	703,312	
July 9‡ ...	265	110,503,938	134,147,401	30.35	78,122,409	17.67	55,317,148	12.51	707,844	
Sept. 25 ...	265	112,977,749	138,786,632	30.71	76,990,726	17.04	61,005,875	13.50	790,031	
Dec. 2 ...	264	112,935,945	142,314,957	31.50	76,766,567	16.99	64,710,249	14.32	838,141	
1892.										
Mar. 1 ...	261	124,370,037	177,149,110	35.61	84,522,051	16.99	91,717,863	18.44	909,196	
May 17 ...	262	130,145,842	184,027,948	35.35	97,255,972	18.68	85,825,510	16.49	946,466	
July 12 ...	262	133,586,733	178,591,989	33.42	96,347,405	18.04	81,254,538	15.21	990,046	
Sept. 30 ...	263	129,825,359	156,098,942	30.06	82,164,838	15.82	72,924,409	14.04	1,009,695	

* Kansas City and St. Joseph included from May 13, 1887, and Chicago and St. Louis transferred to division No. 10.

† Omaha included from August 1, 1887.

‡ Minneapolis, St. Paul, and Brooklyn included from July 18, 1890.

§ Des Moines included from July 9, 1891.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 10.—Central reserve cities—New York, Chicago, and St. Louis.]

Dates.	New York City.			Chicago.			St. Louis.		
	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.
1883.			<i>Per ct.</i>			<i>Per ct.</i>			<i>Per ct.</i>
Mar. 13	48	\$62,437,901	23.59	.....	.....	.....	.....	.....	.....
May 1	48	63,422,340	25.48	.....	.....	.....	.....	.....	.....
June 22	48	69,899,610	28.81	.....	.....	.....	.....	.....	.....
Oct. 2	48	66,735,374	26.53	.....	.....	.....	.....	.....	.....
Dec. 31	47	69,509,209	27.58	.....	.....	.....	.....	.....	.....
1884.									
Mar. 7	47	75,373,069	28.94	.....	.....	.....	.....	.....	.....
Apr. 24	47	70,540,863	26.65	.....	.....	.....	.....	.....	.....
June 20	45	57,948,702	29.82	.....	.....	.....	.....	.....	.....
Sept. 30	44	61,737,634	35.63	.....	.....	.....	.....	.....	.....
Dec. 20	44	68,335,552	38.29	.....	.....	.....	.....	.....	.....
1885.									
Mar. 10	44	73,191,705	40.12	.....	.....	.....	.....	.....	.....
May 6	44	74,436,136	41.48	.....	.....	.....	.....	.....	.....
July 1	45	78,181,211	42.47	.....	.....	.....	.....	.....	.....
Oct. 1	44	78,214,626	36.98	.....	.....	.....	.....	.....	.....
Dec. 24	45	75,516,839	32.76	.....	.....	.....	.....	.....	.....
1886.									
Mar. 1	45	80,887,727	31.28	.....	.....	.....	.....	.....	.....
June 3	45	74,187,977	30.28	.....	.....	.....	.....	.....	.....
Aug. 27	45	70,386,879	27.46	.....	.....	.....	.....	.....	.....
Oct. 7	45	70,697,561	27.24	.....	.....	.....	.....	.....	.....
Dec. 28	45	73,607,025	29.89	.....	.....	.....	.....	.....	.....
1887.									
Mar. 4	45	78,607,422	28.70	.....	.....	.....	.....	.....	.....
May 13	46	74,921,637	27.64	18	\$16,993,940	30.41	5	\$2,280,864	36.40
Aug. 1	46	73,497,514	28.11	18	16,579,934	33.14	5	2,710,600	31.89
Oct. 5	47	71,084,776	28.18	18	16,161,735	30.53	5	2,574,297	26.44
Dec. 7	47	72,379,059	27.18	18	15,537,512	28.80	4	1,999,375	29.79
1888.									
Feb. 14	46	80,277,202	30.29	18	16,167,806	31.68	4	2,202,808	34.05
Apr. 30	46	79,168,388	29.93	18	17,822,500	29.75	4	2,177,175	40.11
June 30	46	84,608,091	30.34	19	17,961,506	31.37	4	2,217,845	42.10
Oct. 4	46	85,539,988	28.16	19	17,332,756	30.24	4	1,970,308	27.07
Dec. 12	46	82,639,532	29.12	19	16,056,945	30.88	4	2,020,493	28.90
1889.									
Feb. 26	45	91,069,618	28.72	19	16,813,643	33.60	4	2,013,392	42.12
May 13	45	90,257,748	28.73	19	18,564,211	35.50	4	1,885,147	46.75
July 12	45	89,801,522	27.08	19	19,411,765	31.79	5	2,812,114	40.95
Sept. 30	45	84,536,699	25.10	20	19,682,820	31.69	5	2,995,249	26.71
Dec. 11	46	79,476,706	26.99	20	18,500,455	30.29	5	2,979,311	24.80
1890.									
Feb. 28	46	84,250,377	26.17	20	19,020,602	30.47	7	5,670,384	28.57
May 17	46	80,585,344	26.39	20	21,248,980	31.01	8	6,494,906	25.03
July 18	47	81,702,359	27.05	19	21,034,078	29.09	8	6,800,814	24.42
Oct. 2	47	83,147,968	27.81	19	20,721,496	29.98	8	6,545,181	21.35
Dec. 19	47	75,113,249	28.11	19	18,398,815	31.42	8	5,679,210	24.28
1891.									
Feb. 26	47	84,503,622	28.91	20	19,713,708	32.77	8	6,048,537	24.49
May 4	47	81,835,203	26.96	20	23,991,723	33.88	8	6,248,857	24.40
July 9	49	82,571,595	29.93	20	22,943,151	31.02	9	5,913,094	23.78
Sept. 25	49	81,940,346	26.26	21	23,216,492	33.62	9	6,065,187	23.83
Dec. 2	49	88,258,830	28.69	21	22,112,475	31.53	9	5,878,877	27.32
1892.									
Mar. 1	49	109,948,706	29.31	22	24,426,854	33.45	9	6,701,065	28.34
May 17	48	109,335,717	29.23	22	27,847,903	33.01	9	6,961,804	28.36
July 12	48	106,122,173	29.36	22	28,594,133	29.77	9	6,868,505	23.61
Sept. 30	48	97,967,550	26.39	23	26,634,476	28.64	9	7,307,038	21.07

176 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AVERAGE WEEKLY DEPOSITS, CIRCULATION, AND RESERVE OF THE NATIONAL BANKS OF NEW YORK CITY, AS REPORTED TO THE NEW YORK CLEARING HOUSE, FOR THE MONTHS GIVEN, IN THE YEARS 1886, 1887, 1888, 1889, 1890, 1891, AND 1892.

Week ended—	Liabilities.			Reserve.			
	Circulation.	Net deposits.	Total.	Specie.	Legal tenders.	Total.	Ratio to liabilities.
							<i>Per cent.</i>
Sept. 4, 1886	\$8,059,200	\$283,366,700	\$291,425,900	\$61,371,600	\$19,071,400	\$80,443,000	27.60
Sept. 11, 1886	8,058,000	282,417,800	290,475,800	63,403,700	16,929,300	80,333,000	27.66
Sept. 18, 1886	8,104,800	281,466,500	289,571,300	63,823,900	15,876,700	79,700,600	27.52
Sept. 25, 1886	8,136,100	283,170,900	291,307,000	66,714,600	15,252,200	81,966,800	28.14
Oct. 2, 1886	8,161,800	282,295,800	290,457,600	64,111,700	14,607,700	78,719,400	27.10
Oct. 9, 1886	8,110,700	281,170,758	289,281,458	65,090,900	13,069,500	78,160,400	27.02
Oct. 16, 1886	8,215,900	295,713,900	303,929,800	65,028,600	13,133,100	78,161,700	25.72
Oct. 23, 1886	8,246,400	283,693,500	291,939,900	65,688,400	12,803,800	78,472,200	26.88
Oct. 30, 1886	8,234,900	284,522,500	292,757,400	66,188,100	13,177,200	79,365,300	27.11
Sept. 3, 1887	8,112,000	281,345,100	289,457,100	59,175,700	18,786,100	77,961,800	26.93
Sept. 10, 1887	8,115,600	279,915,600	288,031,200	58,851,300	17,769,000	76,620,300	26.60
Sept. 17, 1887	8,126,000	279,288,500	287,414,500	59,052,900	16,389,600	75,442,500	26.25
Sept. 24, 1887	8,235,300	278,573,000	286,808,300	60,635,900	16,259,500	76,895,500	26.81
Oct. 1, 1887	8,202,500	281,647,300	289,849,800	64,619,200	15,707,500	80,386,700	27.73
Oct. 8, 1887	8,186,800	285,013,700	293,890,500	64,317,500	16,269,700	80,587,200	27.42
Oct. 15, 1887	8,199,100	289,861,500	298,060,600	64,663,100	16,885,400	81,548,500	27.36
Oct. 22, 1887	8,216,200	289,542,800	297,759,000	64,918,700	16,735,800	81,654,500	27.42
Oct. 29, 1887	8,115,100	289,601,900	297,717,000	66,005,800	17,542,400	83,548,200	28.06
Nov. 5, 1887	8,046,100	289,954,700	298,000,800	64,639,800	17,810,700	82,450,500	27.67
Nov. 12, 1887	8,033,700	288,289,700	296,323,400	63,791,600	18,070,800	81,862,400	27.63
Sept. 1, 1888	7,770,400	341,477,200	349,247,600	73,344,200	30,867,300	104,031,500	29.79
Sept. 8, 1888	7,850,400	336,495,600	344,346,000	69,844,500	28,797,600	98,642,100	28.65
Sept. 15, 1888	7,892,900	312,995,600	320,888,500	69,723,700	28,238,900	97,962,600	30.53
Sept. 22, 1888	7,927,700	333,959,700	341,887,400	70,054,900	26,320,600	96,375,500	28.02
Sept. 29, 1888	6,836,400	336,013,200	342,852,600	74,146,500	24,994,100	89,140,600	28.92
Oct. 6, 1888	6,515,300	349,506,800	356,022,100	74,411,300	23,204,300	97,615,600	27.42
Oct. 13, 1888	6,516,700	337,755,000	344,271,700	73,901,500	22,017,800	95,919,300	27.86
Oct. 20, 1888	6,488,700	343,953,000	350,441,700	81,457,700	21,386,800	102,844,500	29.35
Oct. 27, 1888	6,484,500	343,813,200	350,297,700	81,212,600	21,329,800	102,542,400	29.27
Nov. 3, 1888	6,363,200	343,587,300	349,950,500	80,140,200	21,700,800	101,841,000	29.10
Sept. 7, 1889	3,961,900	345,344,200	349,306,100	65,635,100	31,687,500	97,322,600	27.86
Sept. 14, 1889	3,978,100	346,601,000	350,574,100	63,824,300	30,527,100	94,351,400	26.91
Sept. 21, 1889	3,931,300	342,298,800	346,230,100	60,894,900	29,468,000	90,363,300	26.10
Sept. 28, 1889	3,945,500	340,542,700	344,488,200	60,375,900	28,933,700	89,309,600	25.93
Oct. 5, 1889	3,957,100	334,991,500	338,948,600	58,407,200	27,257,900	85,665,100	25.27
Oct. 12, 1889	3,943,900	329,923,400	333,867,300	59,565,900	24,873,400	84,439,300	25.29
Oct. 19, 1889	3,893,200	328,225,600	332,118,800	62,537,900	22,570,300	85,108,200	25.93
Oct. 26, 1889	4,037,400	325,328,100	329,365,500	62,403,200	23,715,200	86,118,400	25.84
Nov. 2, 1889	4,053,600	325,635,600	329,689,200	62,450,000	22,748,700	85,198,700	25.84
Nov. 9, 1889	3,991,200	320,166,700	324,157,900	61,240,500	20,416,800	81,657,300	25.19
Sept. 6, 1890	3,690,700	309,128,200	312,818,900	68,678,800	19,062,800	87,741,600	28.05
Sept. 13, 1890	3,700,100	304,626,200	308,326,300	56,963,600	19,146,500	76,110,100	24.68
Sept. 20, 1890	3,585,700	309,181,200	312,766,900	63,588,600	17,403,400	80,992,000	25.90
Sept. 27, 1890	3,479,300	324,335,300	327,814,600	79,205,500	16,692,300	95,897,800	29.25
Oct. 4, 1890	3,505,000	331,436,600	334,941,600	80,839,400	15,353,900	96,193,300	28.72
Oct. 11, 1890	3,521,300	325,794,800	329,316,100	73,148,900	14,436,700	87,585,600	26.60
Oct. 18, 1890	3,518,800	320,667,900	324,186,700	66,552,400	14,642,500	81,194,900	25.05
Oct. 25, 1890	3,497,200	317,395,500	320,892,700	65,680,500	15,611,800	81,292,300	25.33
Nov. 1, 1890	3,500,800	314,709,700	318,210,500	66,088,800	16,354,300	82,423,100	25.90
Nov. 8, 1890	3,493,500	309,975,100	313,468,600	62,360,900	15,517,400	77,878,300	24.84
Sept. 5, 1891	5,459,400	332,378,600	337,838,000	49,293,200	44,509,800	93,803,000	27.77
Sept. 12, 1891	5,527,000	332,578,000	338,105,000	51,750,700	41,488,500	93,239,200	27.58
Sept. 19, 1891	5,501,200	335,317,300	340,818,500	53,065,900	39,540,900	92,611,800	27.17
Sept. 26, 1891	5,567,700	333,004,000	338,571,700	52,824,200	35,676,300	88,500,500	26.14
Oct. 3, 1891	5,619,000	331,492,100	337,111,100	54,783,400	32,879,900	87,663,300	26.00
Oct. 10, 1891	5,629,100	332,294,100	337,923,200	59,731,800	30,905,700	90,637,500	26.82
Oct. 17, 1891	5,576,500	339,667,000	345,243,500	65,532,000	29,610,500	95,142,500	27.56
Oct. 24, 1891	5,573,400	341,023,000	346,596,400	69,327,700	27,347,300	96,675,000	27.89
Oct. 31, 1891	5,592,600	343,572,700	349,165,300	71,771,500	26,779,400	98,550,900	28.22
Nov. 7, 1891	5,587,400	345,411,300	350,998,700	71,728,600	23,665,800	95,394,400	27.18
Sept. 3, 1892	5,424,200	419,587,400	425,011,600	67,699,700	45,381,700	113,081,400	26.61
Sept. 10, 1892	5,530,800	414,929,500	420,460,300	66,210,400	44,185,600	110,395,700	26.26
Sept. 17, 1892	5,601,000	408,312,700	413,913,700	65,742,400	43,884,100	109,626,500	26.49
Sept. 24, 1892	5,642,600	399,038,400	404,681,000	63,667,200	43,760,700	107,427,900	26.55
Oct. 1, 1892	5,672,000	395,234,300	400,906,300	62,208,200	43,225,300	105,433,500	26.30
Oct. 8, 1892	5,573,900	390,012,300	395,586,200	62,137,500	39,862,800	102,000,300	25.78
Oct. 15, 1892	5,569,100	384,724,200	390,293,300	62,030,800	37,053,900	99,084,700	25.39
Oct. 22, 1892	5,608,800	378,739,600	384,348,400	61,205,200	38,529,900	99,735,100	25.95
Oct. 29, 1892	5,633,700	374,072,300	379,706,000	62,313,900	36,526,000	98,839,900	26.03
Nov. 5, 1892	5,650,800	371,530,500	377,181,300	62,274,600	34,685,500	96,960,100	25.71

TABLE SHOWING THE MOVEMENT OF THE RESERVE OF THE NATIONAL BANKS IN NEW YORK CITY DURING OCTOBER FOR THE LAST SIXTEEN YEARS.

Week ended—	Specie.	Legal tenders.	Total.	Ratio of reserve to—	
				Circulation and deposits.	Deposits.
				<i>Per cent.</i>	<i>Per cent.</i>
October 6, 1877.....	\$14,665,600	\$36,168,300	\$50,833,900	27.0	29.5
October 13, 1877.....	14,726,500	35,178,900	49,905,400	26.7	29.2
October 20, 1877.....	14,087,400	35,101,700	49,189,100	26.5	29.0
October 27, 1877.....	15,209,000	34,367,800	49,576,800	26.8	29.4
October 5, 1878.....	14,995,800	38,304,900	53,300,700	25.7	28.4
October 12, 1878.....	12,184,600	37,685,100	49,869,700	24.4	27.0
October 19, 1878.....	13,531,400	36,576,000	50,107,400	24.7	27.3
October 26, 1878.....	17,384,200	35,690,500	53,074,700	25.8	28.5
October 4, 1879.....	18,979,600	34,368,000	53,347,600	23.3	25.8
October 11, 1879.....	20,901,800	32,820,300	53,722,100	23.4	25.9
October 18, 1879.....	24,686,500	29,305,200	53,991,700	23.5	26.1
October 25, 1879.....	25,636,000	26,713,900	52,349,900	23.0	25.5
October 2, 1880.....	59,823,700	11,129,100	70,952,800	25.4	26.4
October 9, 1880.....	62,521,300	10,785,000	73,306,300	25.4	27.2
October 16, 1880.....	62,760,600	10,939,200	73,699,800	25.5	27.1
October 23, 1880.....	60,888,200	10,988,200	71,876,400	24.8	26.6
October 30, 1880.....	61,471,600	10,925,000	72,396,600	25.0	26.7
October 1, 1881.....	54,954,600	12,150,400	67,105,000	23.1	24.8
October 8, 1881.....	53,287,900	12,153,800	65,441,700	23.1	24.9
October 15, 1881.....	51,008,300	12,452,700	63,461,000	23.2	25.0
October 22, 1881.....	54,016,200	12,496,500	66,512,700	24.6	26.6
October 29, 1881.....	55,961,200	12,947,900	68,909,100	25.6	27.4
October 7, 1882.....	47,016,000	18,384,500	65,400,500	24.0	26.3
October 14, 1882.....	48,281,000	18,002,700	66,283,700	24.7	26.6
October 21, 1882.....	49,518,200	17,023,900	66,542,100	25.0	26.8
October 28, 1882.....	48,374,200	17,204,700	65,578,900	24.8	26.5
October 6, 1883.....	51,586,700	20,122,500	71,709,200	25.5	27.0
October 13, 1883.....	50,894,000	21,145,800	72,039,800	25.4	26.8
October 20, 1883.....	47,262,900	20,719,700	67,982,600	24.5	25.9
October 27, 1883.....	46,372,800	20,617,600	66,990,400	24.5	25.9
October 4, 1884.....	67,470,600	25,817,300	93,287,900	34.5	36.3
October 11, 1884.....	68,922,500	27,654,100	96,576,600	35.2	36.9
October 18, 1884.....	67,579,400	27,875,500	95,454,900	34.8	36.5
October 25, 1884.....	67,638,000	27,354,200	94,992,200	34.6	36.3
October 3, 1885.....	92,351,600	24,516,600	116,868,200	36.0	37.1
October 10, 1885.....	93,642,500	23,002,000	116,644,500	35.8	37.0
October 17, 1885.....	91,945,300	22,221,100	114,166,400	34.9	36.0
October 24, 1885.....	87,309,100	21,059,800	108,368,900	33.5	34.5
October 30, 1885.....	84,954,600	21,874,900	106,829,500	33.0	34.1
October 2, 1886.....	64,111,700	14,607,700	78,719,400	27.1	27.9
October 9, 1886.....	65,723,800	13,209,100	78,932,900	27.0	27.7
October 16, 1886.....	65,228,600	13,133,100	78,361,700	26.7	27.4
October 23, 1886.....	65,668,400	12,803,800	78,472,200	26.9	27.7
October 30, 1886.....	66,195,100	13,177,200	79,372,300	27.1	27.9
October 1, 1887.....	64,619,200	15,767,500	80,386,700	27.7	28.5
October 8, 1887.....	64,317,500	16,229,700	80,587,200	27.4	28.2
October 15, 1887.....	64,663,100	16,885,400	81,548,500	27.3	28.1
October 22, 1887.....	64,918,700	16,735,500	81,654,200	27.4	28.2
October 29, 1887.....	66,005,800	17,542,600	83,548,400	27.8	28.6
October 6, 1888.....	74,411,300	23,204,300	97,615,600	27.4	27.9
October 13, 1888.....	73,901,500	22,017,800	95,919,300	27.8	28.4
October 20, 1888.....	81,457,700	21,386,800	102,844,500	29.3	29.9
October 27, 1888.....	81,212,600	21,329,800	102,542,400	29.3	29.8
October 5, 1889.....	58,407,200	27,247,900	85,655,100	25.3	25.6
October 12, 1889.....	59,565,900	24,873,400	84,439,300	25.3	25.6
October 19, 1889.....	62,537,900	23,570,300	86,198,200	25.9	26.2
October 26, 1889.....	62,403,200	22,715,200	85,118,400	25.8	26.2
October 4, 1890.....	80,839,400	15,353,900	96,193,300	28.7	29.0
October 11, 1890.....	73,148,900	14,436,700	87,585,600	26.6	26.9
October 18, 1890.....	66,552,400	14,642,500	81,194,900	25.0	25.3
October 25, 1890.....	65,680,500	15,611,800	81,292,300	25.3	25.6
October 3, 1891.....	54,783,400	32,879,900	87,663,300	26.0	26.4
October 10, 1891.....	59,731,800	30,905,700	90,637,500	26.8	27.3
October 17, 1891.....	65,632,000	29,610,500	95,142,500	27.6	28.0
October 24, 1891.....	69,327,700	27,347,300	96,675,000	27.9	28.3
October 31, 1891.....	71,771,500	26,779,400	98,550,900	28.2	28.7
October 1, 1892.....	62,208,200	43,225,300	105,433,500	26.3	26.7
October 8, 1892.....	62,137,500	39,862,800	102,000,300	25.8	26.1
October 15, 1892.....	62,030,800	37,053,900	99,084,700	25.4	25.5
October 22, 1892.....	61,205,200	38,529,900	99,735,100	25.9	26.3
October 29, 1892.....	62,313,900	36,526,000	98,839,900	26.0	26.4

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1891,

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
2	Maine.....	78	\$11,385,000.00	\$2,586,271.29	\$13,971,271.29	\$766,871.51
3	New Hampshire.....	51	6,205,000.00	1,598,222.25	7,803,222.25	532,940.47
4	Vermont.....	50	7,210,000.00	1,873,600.00	9,083,600.00	520,356.35
5	Massachusetts.....	207	45,517,500.00	15,422,925.39	60,940,425.39	3,581,537.82
6	Boston.....	56	51,800,000.00	14,724,914.86	66,524,914.86	3,823,452.08
7	Rhode Island.....	59	20,277,050.00	4,682,533.48	24,959,583.48	1,143,059.83
	Connecticut.....	84	23,274,370.00	7,550,375.14	30,824,745.14	1,722,646.25
	Division No. 1.....	585	165,668,920.00	48,438,842.41	214,107,762.41	12,089,964.31
8	New York.....	265	32,984,060.00	10,395,421.79	43,379,481.79	3,576,540.75
9	New York City.....	48	49,300,000.00	39,413,276.73	88,713,276.73	9,734,557.23
10	Albany.....	6	1,550,000.00	1,300,000.00	2,850,000.00	296,954.46
11	Brooklyn.....	5	1,352,000.00	1,996,000.00	3,348,000.00	282,535.42
12	New Jersey.....	95	14,318,350.00	6,515,400.00	20,833,750.00	1,790,766.12
13	Pennsylvania.....	296	37,194,890.00	16,195,607.73	53,390,497.73	3,968,762.70
14	Philadelphia.....	43	22,958,000.00	13,445,803.08	36,403,803.08	2,651,517.24
15	Pittsburg.....	26	10,900,000.00	6,414,557.03	17,314,557.03	1,162,645.07
	Division No. 2.....	784	170,557,300.00	95,676,066.26	266,233,366.36	23,463,848.99
16	Delaware.....	18	2,133,975.00	961,636.00	3,095,611.00	193,213.08
17	Maryland.....	43	3,542,405.00	1,284,724.58	4,827,129.58	421,384.30
18	Baltimore.....	22	13,243,260.00	4,423,900.00	17,667,160.00	995,474.83
19	District of Columbia.....	1	252,000.00	100,000.00	352,000.00	27,662.91
20	Washington.....	12	2,575,000.00	1,115,000.00	3,690,000.00	298,353.26
21	Virginia.....	36	4,596,300.00	2,318,200.00	6,914,500.00	623,034.76
22	West Virginia.....	24	2,561,000.00	632,839.86	3,193,839.86	313,795.33
	Division No. 3.....	156	28,903,940.00	10,836,300.44	39,740,240.44	2,872,918.47
23	North Carolina.....	22	2,501,000.00	719,159.26	3,220,159.26	232,281.69
24	South Carolina.....	14	1,623,000.00	875,500.00	2,498,500.00	230,777.96
25	Georgia.....	31	4,341,000.00	1,210,530.06	5,551,530.06	448,952.68
26	Florida.....	18	1,250,000.00	242,000.00	1,492,000.00	210,890.29
27	Alabama.....	29	4,214,000.00	1,047,973.26	5,261,973.26	373,339.38
28	Mississippi.....	13	1,165,000.00	425,550.00	1,590,550.00	130,896.16
29	Louisiana.....	11	810,000.00	205,849.08	1,015,849.08	99,159.46
30	New Orleans.....	10	3,625,000.00	1,858,500.00	5,483,500.00	637,850.20
31	Texas.....	207	25,191,650.00	4,788,908.65	29,980,558.65	2,753,144.23
32	Arkansas.....	10	1,600,000.00	460,000.00	2,060,000.00	214,628.50
33	Kentucky.....	70	10,368,100.00	2,857,469.13	13,225,569.13	838,875.73
34	Louisville.....	10	4,901,500.00	1,141,300.00	6,042,800.00	426,760.69
35	Tennessee.....	53	9,480,000.00	2,242,787.77	11,722,787.77	971,987.85
	Division No. 4.....	498	71,070,250.00	18,075,527.21	89,145,777.21	7,569,544.82

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1892.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$274, 475. 14	\$208, 610. 59	\$283, 785. 78	\$396, 100. 00	2. 03	2. 84	3. 48	1
127, 805. 83	162, 665. 04	241, 569. 60	239, 750. 00	3. 10	3. 07	3. 86	2
46, 035. 66	164, 839. 04	309, 481. 65	255, 000. 00	3. 41	2. 81	3. 54	3
607, 329. 76	1, 419, 318. 79	1, 554, 889. 27	1, 542, 176. 40	2. 55	2. 53	3. 39	4
1, 120, 909. 39	1, 460, 152. 80	1, 242, 889. 89	1, 367, 785. 60	1. 87	2. 06	2. 64	5
191, 695. 02	237, 130. 25	712, 234. 56	620, 177. 25	2. 85	2. 48	3. 06	6
196, 014. 54	448, 183. 49	1, 078, 448. 22	871, 025. 00	3. 50	2. 83	3. 74	7
2, 566, 265. 34	4, 100, 900. 00	5, 422, 798. 97	5, 292, 014. 25	2. 53	2. 47	3. 19	
516, 030. 74	1, 427, 180. 28	1, 633, 329. 73	1, 323, 760. 73	3. 77	3. 05	4. 01	8
1, 499, 112. 80	4, 294, 096. 11	3, 941, 348. 32	2, 397, 345. 22	4. 44	2. 70	4. 86	9
47, 762. 87	138, 828. 36	110, 363. 23	86, 000. 00	3. 87	3. 02	5. 55	10
31, 134. 97	130, 385. 83	121, 014. 62	91, 988. 90	3. 61	2. 75	6. 80	11
228, 827. 90	608, 868. 72	953, 069. 50	218, 390. 00	4. 57	1. 05	1. 52	12
692, 532. 65	1, 155, 064. 56	2, 121, 165. 49	1, 341, 346. 10	3. 97	2. 51	3. 61	13
457, 757. 01	978, 365. 82	1, 215, 394. 41	810, 075. 00	3. 34	2. 22	3. 53	14
114, 165. 97	409, 900. 49	638, 148. 61	405, 000. 00	3. 69	2. 34	3. 72	15
3, 587, 324. 91	9, 142, 690. 17	10, 733, 833. 91	6, 673, 905. 95	4. 03	2. 51	3. 91	
13, 403. 34	61, 114. 56	118, 695. 18	101, 186. 82	3. 83	3. 27	4. 74	16
51, 742. 06	169, 421. 91	200, 220. 33	185, 221. 84	4. 15	3. 84	5. 23	17
116, 950. 50	307, 540. 63	570, 983. 70	421, 558. 30	3. 23	2. 39	3. 18	18
2, 991. 43	12, 423. 65	12, 247. 83	10, 080. 00	3. 48	2. 86	4. 00	19
31, 314. 66	138, 690. 84	128, 347. 76	71, 500. 00	3. 48	1. 94	2. 78	20
53, 126. 38	252, 744. 36	317, 164. 02	188, 315. 00	4. 59	2. 72	4. 10	21
28, 318. 58	102, 584. 94	182, 891. 81	136, 680. 00	5. 73	4. 28	5. 34	22
297, 846. 95	1, 044, 520. 89	1, 530, 550. 63	1, 114, 541. 96	3. 85	2. 80	3. 86	
14, 362. 16	92, 591. 77	125, 327. 76	105, 330. 00	3. 89	3. 27	4. 21	23
36, 995. 87	114, 432. 32	79, 349. 77	239, 770. 00	3. 17	9. 59	14. 77	24
90, 481. 90	227, 112. 70	131, 358. 08	142, 610. 00	2. 37	2. 57	3. 29	25
23, 517. 79	101, 828. 56	85, 543. 94	41, 500. 00	5. 73	2. 78	3. 32	26
46, 002. 18	186, 111. 48	141, 225. 72	153, 235. 00	2. 68	2. 91	3. 64	27
15, 132. 07	68, 049. 30	47, 714. 79	53, 250. 00	3. 00	3. 35	4. 57	28
6, 040. 37	49, 039. 69	44, 059. 40	31, 400. 00	4. 34	3. 09	3. 88	29
258, 271. 21	307, 254. 17	72, 324. 82	134, 750. 00	1. 32	2. 46	3. 72	30
645, 731. 49	1, 058, 653. 14	1, 053, 759. 60	1, 159, 374. 39	3. 51	3. 87	4. 60	31
39, 351. 49	69, 217. 92	106, 059. 09	64, 500. 00	5. 15	3. 13	4. 03	32
90, 810. 49	290, 543. 42	457, 521. 82	389, 445. 00	3. 46	2. 94	3. 76	33
92, 658. 76	157, 439. 29	176, 662. 64	156, 560. 00	2. 92	2. 59	3. 19	34
182, 520. 76	397, 489. 37	391, 977. 72	353, 650. 00	3. 34	3. 02	3. 73	35
1, 541, 876. 54	3, 114, 783. 13	2, 912, 885. 15	3, 025, 374. 39	3. 27	3. 39	4. 26	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF

FROM SEPTEMBER 1, 1891,

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
36	Ohio	212	\$26,390,100.00	\$7,055,391.89	\$33,445,491.89	\$2,611,998.48
37	Cincinnati	13	8,900,000.00	2,470,000.00	11,370,000.00	944,250.59
38	Cleveland	10	8,050,000.00	1,735,000.00	9,785,000.00	899,884.14
39	Indiana	100	12,477,000.00	4,520,015.49	16,997,015.49	1,579,779.29
40	Illinois	182	16,512,000.00	5,900,215.59	22,412,215.59	2,110,655.34
41	Chicago	21	20,900,000.00	9,682,500.00	30,582,500.00	3,473,096.96
42	Michigan	97	10,819,600.00	3,124,687.60	13,944,287.60	1,249,456.23
43	Detroit	8	4,400,000.00	631,000.00	5,031,000.00	548,553.28
44	Wisconsin	69	6,255,000.00	1,887,750.14	8,142,750.14	836,711.92
45	Milwaukee	3	850,000.00	475,000.00	1,325,000.00	181,193.82
	Division No. 5	715	115,553,700.00	37,481,560.71	153,035,260.71	14,435,580.05
46	Iowa	147	12,905,700.00	2,875,274.86	15,780,274.86	1,376,040.34
47	Des Moines	4	700,000.00	310,300.00	1,010,300.00	890,046.71
48	Minnesota	53	4,425,000.00	1,093,462.05	5,518,462.05	634,556.45
49	St. Paul	5	4,800,000.00	1,288,000.00	6,088,000.00	513,662.51
50	Minneapolis	6	4,840,000.00	687,500.00	5,527,500.00	482,560.25
51	Missouri	59	4,685,000.00	750,724.65	5,435,724.65	482,046.45
52	St. Louis	9	10,700,000.00	1,501,500.00	12,201,500.00	1,208,637.69
53	Kansas City	11	7,800,000.00	960,000.00	8,760,000.00	739,918.80
54	St. Joseph	4	2,000,000.00	197,000.00	2,197,000.00	202,740.41
55	Kansas	148	13,492,100.00	1,882,086.10	15,374,186.10	1,336,998.40
56	Nebraska	130	9,498,100.00	1,679,972.43	11,178,072.43	1,087,546.61
57	Omaha	9	4,000,000.00	529,200.00	4,529,200.00	502,457.64
	Division No. 6	585	79,845,200.00	13,755,020.09	93,600,220.09	8,656,212.26
58	Colorado	49	8,640,000.00	2,186,996.76	10,826,996.76	1,372,214.22
59	Nevada	2	282,000.00	128,000.00	410,000.00	40,094.48
60	California	33	5,425,000.00	1,438,772.27	6,863,772.27	687,810.80
61	San Francisco	2	2,500,000.00	825,000.00	3,325,000.00	268,512.80
62	Oregon	41	4,365,000.00	822,982.66	5,187,982.66	473,068.19
63	Arizona	3	200,000.00	33,815.00	233,815.00	31,715.96
	Division No. 7	130	21,412,000.00	5,435,566.69	26,847,566.69	2,873,416.45
64	North Dakota	33	2,315,000.00	471,324.11	2,786,324.11	371,775.94
65	South Dakota	41	2,660,000.00	629,000.00	3,289,000.00	292,408.28
66	Idaho	8	525,000.00	181,500.00	706,500.00	116,431.72
67	Montana	32	4,640,000.00	675,067.00	5,315,067.00	828,058.62
68	New Mexico	11	1,025,000.00	208,894.60	1,233,894.60	145,492.34
69	Oklahoma	3	200,000.00	10,000.00	210,000.00	25,326.31
70	Indian Territory	3	200,000.00	9,500.00	209,500.00	22,240.95
71	Utah	13	2,750,000.00	896,000.00	3,646,000.00	286,176.63
72	Wyoming	11	1,250,000.00	232,400.00	1,482,400.00	136,839.10
73	Washington	63	6,780,000.00	1,664,331.65	8,444,331.65	924,415.65
	Division No. 8	218	22,345,000.00	4,978,017.36	27,323,017.36	3,149,165.54
	United States	3,671	675,356,310.00	234,676,901.27	910,033,211.27	75,110,650.89

NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1892.

Charged off.		Net earnings.	Dividends.	Ratios.		
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
\$250,485.75	\$976,624.56	\$1,384,888.17	\$941,116.09	4.14	2.81	3.57
136,692.54	355,783.38	451,774.67	330,500.00	3.97	2.91	3.71
53,486.69	255,051.24	591,346.21	259,000.00	6.04	2.65	3.22
204,562.27	586,948.12	788,268.90	606,230.00	4.64	3.57	4.86
228,235.60	701,841.32	1,180,578.42	762,040.00	5.27	3.40	4.62
412,893.90	1,197,031.49	1,863,171.57	847,000.00	6.09	2.77	4.05
123,102.46	509,013.57	617,340.20	490,744.92	4.43	3.52	4.54
115,470.35	308,619.48	124,463.45	146,000.00	2.47	2.90	3.32
74,074.89	341,648.40	420,988.63	295,583.88	5.17	3.63	4.73
2,500.00	89,565.68	89,128.14	48,000.00	6.73	3.62	5.65
1,601,504.45	5,322,127.24	7,511,948.36	4,726,214.89	4.91	3.09	4.09
173,037.81	533,170.11	669,832.42	630,364.64	4.24	3.99	4.88
3,276.85	39,951.09	45,818.77	35,000.00	4.54	3.46	5.00
70,267.57	199,238.65	365,050.23	206,700.00	6.77	3.75	4.67
84,873.25	128,146.76	300,612.50	195,000.00	4.94	3.20	4.06
73,511.15	146,830.91	262,218.19	122,700.00	4.74	2.22	2.54
85,428.01	193,105.74	203,512.70	185,779.79	3.74	3.42	3.97
128,366.97	745,742.94	334,527.78	296,000.00	2.74	2.43	2.77
215,087.16	345,237.97	179,593.67	239,750.00	2.05	2.74	3.07
57,605.15	72,692.93	72,442.33	66,000.00	3.30	3.00	3.30
308,246.06	627,952.93	400,799.41	405,913.64	2.61	2.64	3.01
88,173.07	500,312.62	499,060.92	379,725.00	4.46	3.40	4.00
104,009.55	329,553.86	68,894.23	113,000.00	1.52	2.49	2.83
1,391,882.60	3,861,936.51	3,402,393.15	20,875,933.07	3.64	3.07	3.60
190,179.22	528,584.11	653,450.89	391,800.00	6.04	3.62	4.53
2,926.06	16,601.81	20,566.61	16,920.00	5.02	4.13	6.00
115,793.51	254,870.92	317,146.37	228,000.00	4.62	3.32	4.20
17,494.68	62,306.09	188,712.03	100,000.00	5.68	3.01	4.00
39,621.42	161,413.20	272,033.57	184,850.00	5.24	3.56	4.23
357.75	11,771.54	19,586.67	13,115.00	8.38	5.61	6.56
366,372.64	1,035,547.67	1,471,496.14	934,685.00	5.48	3.48	4.31
65,228.16	117,494.92	189,052.86	105,100.00	6.79	3.77	4.54
36,385.85	149,632.06	106,390.37	77,050.00	3.23	2.34	2.89
7,568.37	43,424.00	65,439.35	77,500.00	9.26	10.97	14.76
121,111.37	354,488.91	352,458.34	180,200.00	6.63	3.39	3.88
10,414.76	69,280.12	65,797.46	58,250.00	5.33	4.72	5.68
4,077.04	8,011.94	13,237.33	8,000.00	6.30	3.81	4.00
70,540.98	9,347.34	12,893.61	7,250.00	6.15	3.46	3.63
27,155.33	134,496.03	81,139.62	123,500.00	2.23	3.39	4.49
91,948.35	64,434.09	45,249.68	31,750.00	3.05	2.14	2.54
	386,941.78	445,525.52	235,584.00	5.28	2.79	3.47
434,430.21	1,337,551.19	1,377,184.14	904,184.00	5.04	3.31	4.05
11,787,503.64	28,960,056.80	34,363,090.45	25,546,853.51	3.78	2.81	3.78

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1892,

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	79	\$11,010,000.00	\$2,678,933.60	\$13,688,933.60	\$761,269.84
2	New Hampshire.....	52	6,180,000.00	1,844,465.77	8,024,465.77	514,222.28
3	Vermont.....	49	7,160,000.00	1,872,650.00	9,032,650.00	525,986.61
4	Massachusetts.....	209	45,617,500.00	15,457,450.41	61,074,950.41	3,442,976.97
5	Boston.....	55	52,400,000.00	14,047,399.77	66,447,399.77	3,720,012.42
6	Rhode Island.....	59	20,277,050.00	4,626,048.14	24,903,098.14	1,113,573.90
7	Connecticut.....	84	23,274,370.00	7,545,415.98	30,819,785.98	1,663,483.35
	Division No. 1.....	587	165,918,920.00	48,072,363.67	213,991,283.67	11,741,525.37
8	New York.....	264	32,944,060.00	10,825,664.59	43,769,724.59	3,628,802.02
9	New York City.....	48	49,600,000.00	40,277,592.52	89,877,592.52	8,830,652.08
10	Albany.....	6	1,550,000.00	720,000.00	2,270,000.00	289,452.09
11	Brooklyn.....	5	1,352,000.00	2,033,000.00	3,385,000.00	290,434.90
12	New Jersey.....	95	14,390,350.00	6,888,456.58	21,278,806.58	1,822,200.92
13	Pennsylvania.....	301	37,512,390.00	16,500,005.44	54,012,395.44	4,008,563.66
14	Philadelphia.....	41	22,450,000.00	13,586,303.08	36,036,303.08	2,652,625.52
15	Pittsburg.....	26	10,900,000.00	6,632,589.33	17,532,589.33	1,348,763.14
	Division No. 2.....	786	170,698,800.00	97,463,611.54	268,162,411.54	22,871,494.23
16	Delaware.....	18	2,133,985.00	966,060.12	3,100,045.12	201,819.43
17	Maryland.....	43	3,561,700.00	1,314,423.26	4,876,123.26	371,254.96
18	Baltimore.....	22	13,243,260.00	4,477,900.00	17,721,160.00	1,012,088.10
19	District of Columbia.....	1	252,000.00	100,000.00	352,000.00	31,482.66
20	Washington.....	12	2,575,000.00	1,166,000.00	3,741,000.00	297,593.60
21	Virginia.....	35	4,496,300.00	2,421,900.00	6,918,200.00	636,602.71
22	West Virginia.....	25	2,661,000.00	664,115.57	3,325,115.57	269,221.95
	Division No. 3.....	156	28,923,245.00	11,110,398.95	40,033,643.95	2,820,063.41
23	North Carolina.....	22	2,501,000.00	738,065.63	3,239,065.63	256,645.75
24	South Carolina.....	14	1,623,000.00	887,600.00	2,510,600.00	310,289.72
25	Georgia.....	32	4,541,000.00	1,241,575.65	5,782,575.65	488,627.13
26	Florida.....	19	1,400,000.00	259,350.00	1,659,350.00	251,982.96
27	Alabama.....	29	3,919,000.00	1,209,975.09	5,128,975.09	388,324.83
28	Mississippi.....	13	1,165,000.00	428,707.58	1,593,707.58	170,862.80
29	Louisiana.....	11	810,000.00	238,752.42	1,048,752.42	127,666.29
30	New Orleans.....	10	3,625,000.00	1,909,167.96	5,534,167.96	660,996.77
31	Texas.....	213	25,440,000.00	4,850,427.31	30,290,427.31	2,658,711.30
32	Arkansas.....	10	1,600,000.00	482,000.00	2,082,000.00	170,935.19
33	Kentucky.....	71	10,457,900.00	2,844,874.70	13,302,774.70	857,609.84
34	Louisville.....	10	4,901,500.00	1,014,800.00	5,916,300.00	336,816.31
35	Tennessee.....	56	10,479,455.00	2,264,915.52	12,744,370.52	986,702.28
	Division No. 4.....	510	72,462,855.00	18,370,211.86	90,833,066.86	7,666,171.17
36	Ohio.....	213	26,465,100.00	7,172,430.23	33,637,530.23	2,686,887.62
37	Cincinnati.....	13	8,900,000.00	2,560,000.00	11,460,000.00	827,112.67
38	Cleveland.....	10	8,050,000.00	1,775,000.00	9,825,000.00	600,073.59
39	Indiana.....	105	12,582,000.00	4,580,443.86	17,162,443.86	1,595,346.17
40	Illinois.....	182	16,606,000.00	6,102,114.41	22,708,114.41	2,199,819.47
41	Chicago.....	22	21,900,000.00	10,004,500.00	31,904,500.00	3,195,188.02
42	Michigan.....	96	10,634,000.00	3,152,283.29	13,786,283.29	1,198,000.47
43	Detroit.....	8	4,400,000.00	648,000.00	5,048,000.00	572,370.28
44	Wisconsin.....	71	6,420,800.00	1,880,216.01	8,301,016.01	871,551.74
45	Milwaukee.....	3	850,000.00	475,000.00	1,325,000.00	197,431.18
	Division No. 5.....	723	116,807,900.00	38,349,987.80	155,157,887.80	13,943,781.21

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1892.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$143,511.15	\$212,474.75	\$405,283.94	\$400,437.50	2.96	2.93	3.64	1
122,645.04	176,985.69	214,591.55	240,150.00	2.67	2.99	3.89	2
74,302.31	167,058.69	284,625.61	248,500.00	3.15	2.75	3.47	3
757,280.38	1,183,526.71	1,502,169.88	491,672.89	2.46	0.80	1.08	4
521,402.79	1,570,394.87	1,628,214.76	1,435,500.00	2.45	2.16	2.74	5
305,120.82	247,515.28	560,937.80	618,172.25	2.25	2.48	3.05	6
257,498.42	459,515.33	946,409.60	865,831.50	3.08	2.81	3.72	7
2,181,760.91	4,017,471.32	5,542,293.14	4,300,264.14	2.59	2.01	2.59	
451,754.40	1,403,202.43	1,773,845.19	1,380,755.64	4.05	3.15	4.19	8
1,231,364.20	4,178,680.65	3,420,607.23	2,445,220.00	3.81	2.73	4.94	9
49,362.46	149,711.84	90,377.79	53,167.77	3.98	2.34	3.43	10
16,656.41	130,175.21	143,603.28	92,490.00	4.24	2.73	6.84	11
297,972.53	609,580.32	914,648.07	654,737.00	4.30	3.08	4.55	12
759,404.96	1,421,290.31	1,827,868.29	1,497,021.10	3.38	2.77	3.99	13
592,407.70	1,032,807.40	1,027,410.42	803,025.00	2.85	2.23	3.58	14
166,599.85	488,818.85	693,344.44	409,000.00	3.95	2.33	3.75	15
3,565,522.51	9,414,267.01	9,891,704.71	7,335,416.51	3.68	2.74	4.29	
22,903.13	60,059.27	118,857.03	101,986.82	3.83	3.29	4.78	16
29,054.53	155,559.95	186,640.48	136,926.50	3.83	2.81	3.84	17
147,264.45	365,504.25	499,319.40	490,792.60	2.82	2.77	3.71	18
4,084.00	10,115.58	17,283.08	10,080.00	4.91	2.86	4.00	19
23,835.20	131,918.70	141,839.70	72,500.00	3.79	1.94	2.82	20
56,487.09	254,039.92	326,075.70	180,065.00	4.71	2.60	4.00	21
42,139.73	88,159.51	138,922.71	85,240.00	4.18	2.56	3.20	22
325,768.13	1,065,357.18	1,428,938.10	1,077,590.92	3.57	2.69	3.73	
14,796.86	94,997.86	146,851.03	99,250.00	4.53	3.06	3.97	23
23,523.71	116,446.80	170,319.21	78,870.00	6.78	3.14	4.86	24
97,299.18	207,961.94	183,366.01	144,110.00	3.17	2.49	3.18	25
25,241.84	125,167.81	101,583.31	46,898.95	6.12	2.83	3.35	26
84,900.62	181,525.97	121,898.24	134,110.00	2.38	2.61	3.42	27
29,524.46	68,076.07	73,262.27	43,250.00	4.59	2.71	3.71	28
21,564.98	45,551.96	60,549.35	26,400.00	5.77	2.52	3.26	29
108,393.48	313,569.79	239,033.50	123,000.00	4.32	2.22	3.39	30
309,719.85	1,049,923.41	1,299,068.04	1,105,675.00	4.29	3.65	4.35	31
25,822.85	72,904.82	72,207.52	46,500.00	3.47	2.23	2.91	32
119,642.15	287,653.27	450,314.42	453,515.00	3.39	3.41	4.34	33
143,284.80	127,593.69	65,937.82	117,560.00	1.11	1.99	2.40	34
157,990.50	497,792.84	330,918.94	322,850.00	2.60	2.53	3.08	35
1,161,695.28	3,189,166.23	3,315,309.66	2,741,988.95	3.60	3.02	3.78	
379,198.91	1,038,017.33	1,269,671.38	998,126.64	3.77	2.97	3.77	36
165,372.44	367,778.67	293,971.56	317,500.00	2.57	2.77	3.57	37
35,275.49	259,815.18	304,982.92	254,000.00	3.10	2.59	3.16	38
249,532.27	595,749.39	750,064.51	626,731.23	4.37	3.65	4.98	39
258,369.31	870,100.51	1,071,349.65	755,515.00	4.72	3.33	4.55	40
232,627.07	1,283,075.44	1,679,485.51	822,000.00	5.26	2.58	3.75	41
187,998.28	433,463.55	576,538.64	474,600.00	4.18	3.44	4.46	42
56,284.46	341,280.86	174,804.96	146,000.00	3.46	2.89	3.32	43
86,302.84	358,822.86	426,426.04	286,675.00	5.14	3.45	4.47	44
16,483.03	108,821.76	72,126.45	46,500.00	5.44	3.51	5.47	45
1,667,444.10	5,656,925.49	6,619,411.62	4,727,647.87	4.27	3.05	4.05	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1892, TO

	States, reserve cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
46	Iowa	150	\$12,975,000.00	\$2,994,369.28	\$15,969,369.28	\$1,551,509.26
47	Des Moines	4	700,000.00	311,500.00	1,011,500.00	87,566.80
48	Minnesota	55	5,348,730.00	1,082,773.12	6,431,503.12	623,318.91
49	St. Paul	5	4,800,000.00	1,298,000.00	6,098,000.00	501,455.68
50	Minneapolis	7	5,124,000.00	639,000.00	5,763,000.00	374,020.13
51	Missouri	58	4,640,000.00	750,668.63	5,390,668.63	452,917.91
52	St. Louis	9	10,700,000.00	1,617,000.00	12,317,000.00	1,123,338.42
53	Kansas City	10	6,800,000.00	852,500.00	7,652,500.00	683,128.08
54	St. Joseph	4	2,000,000.00	209,000.00	2,209,000.00	204,864.06
55	Kansas	142	12,892,100.00	1,648,565.74	14,540,665.74	1,328,272.38
56	Nebraska	128	9,343,100.00	1,660,832.42	11,003,932.42	1,103,691.45
57	Omaha	9	4,150,000.00	525,500.00	4,675,500.00	475,345.48
	Division No. 6	581	79,472,930.00	13,589,709.19	93,062,639.19	8,509,428.56
58	Colorado	52	9,015,000.00	2,239,550.09	11,254,550.09	1,391,002.95
59	Nevada	2	282,000.00	128,000.00	410,000.00	38,723.36
60	California	33	5,375,000.00	1,457,957.86	6,832,957.86	641,320.10
61	San Francisco	2	2,500,000.00	950,000.00	3,450,000.00	263,937.03
62	Oregon	41	4,415,000.00	853,000.00	5,268,000.00	546,748.42
63	Arizona	3	200,000.00	34,150.00	234,150.00	29,033.22
	Division No. 7	133	21,787,000.00	5,662,657.95	27,449,657.95	2,910,765.08
64	North Dakota	33	2,215,000.00	501,768.65	2,716,768.65	284,467.20
65	South Dakota	41	2,660,000.00	628,875.00	3,288,875.00	305,935.46
66	Idaho	8	525,000.00	170,000.00	695,000.00	91,084.96
67	Montana	34	4,740,000.00	721,800.00	5,461,800.00	744,705.82
68	New Mexico	10	975,000.00	214,800.00	1,189,800.00	135,170.07
69	Oklahoma	3	150,000.00	11,000.00	161,000.00	28,841.77
70	Indian Territory	4	260,000.00	14,900.00	274,900.00	24,566.18
71	Utah	14	2,800,000.00	945,300.00	3,745,300.00	300,910.02
72	Wyoming	11	1,100,000.00	199,600.00	1,299,600.00	121,248.63
73	Washington	67	7,580,000.00	1,734,880.62	9,314,880.62	947,906.97
	Division No. 8	225	23,005,000.00	5,142,924.27	28,147,924.27	2,984,837.08
	United States	3,701	679,076,650.00	237,761,865.23	916,838,515.23	73,448,066.11

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

SEPTEMBER 1, 1892—Continued.

Charged off.		Net earnings.	Dividends.	Ratios.		
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
\$206,000.95	\$621,413.72	\$724,094.59	\$592,900.00	4.53	3.71	4.57
26,866.79.	34,160.53	26,539.48	35,000.00	2.62	3.46	5.00
64,638.20	289,572.45	269,108.26	233,300.00	4.18	3.63	4.36
25,210.81	175,049.74	301,195.13	195,000.00	4.94	3.20	4.06
117,958.93	186,284.63	69,776.57	127,500.00	1.21	2.21	2.49
42,801.47	194,831.55	215,284.89	183,106.43	3.99	3.40	3.95
115,646.30	532,215.54	475,476.58	291,000.00	3.86	2.36	2.72
381,311.34	331,907.80	30,091.06	110,250.00	0.39	1.44	1.62
49,142.08	71,779.86	83,942.12	66,000.00	3.80	2.99	3.30
453,357.48	560,659.84	314,255.06	357,625.00	2.61	2.46	2.77
142,304.07	569,291.34	392,096.04	335,675.00	3.56	3.05	3.59
126,101.84	326,373.95	22,869.69	95,000.00	0.49	2.03	2.29
1,751,340.26	3,893,540.95	2,864,547.35	2,622,356.43	3.08	2.82	3.30
191,199.43	643,290.36	556,513.16	407,550.00	4.94	3.62	4.52
1,963.98	12,261.54	24,497.84	19,920.00	5.97	4.86	7.06
92,629.67	252,660.91	296,029.52	217,500.00	4.33	3.18	4.05
16,328.74	60,481.15	187,127.14	100,000.00	5.42	2.90	4.00
28,213.74	203,133.24	315,401.44	387,100.00	5.99	7.35	8.77
1,381.66	11,240.26	16,411.30	9,000.00	7.01	3.84	4.50
331,717.22	1,183,067.46	1,395,980.40	1,141,070.00	5.12	4.16	5.24
33,820.41	160,550.07	90,096.32	70,700.00	3.32	2.60	3.19
47,206.18	183,102.77	75,626.51	68,550.00	2.30	2.08	2.58
10,038.08	27,023.45	54,023.43	8,000.00	7.77	1.15	1.52
140,789.18	278,973.98	324,942.66	127,700.00	5.95	2.34	2.69
13,500.75	63,950.19	57,719.13	44,740.53	4.85	3.76	4.59
289.97	9,402.04	19,149.76	11,500.00	11.89	7.14	7.67
230.75	10,856.72	13,478.71	7,900.00	4.90	2.87	3.04
28,648.00	102,772.31	169,489.71	130,500.00	4.53	3.48	4.66
73,389.94	54,534.62	6,675.93	39,750.00	0.51	3.06	3.61
97,925.50	411,091.93	438,889.54	398,185.07	4.71	4.27	5.25
445,839.16	1,302,258.08	1,236,739.84	907,525.00	4.39	3.22	3.94
11,431,087.57	29,722,053.72	32,294,924.82	24,853,860.42	3.52	2.71	3.66

NOTE.—Figures printed in boldface type signify loss.

TABLE, BY STATES AND RESERVE CITIES, OF THE RATIOS TO CAPITAL, AND TO FROM MARCH 1, 1888,

	States, Territories, and reserve cities.	Ratio of dividends to capital for six months ended—												Ratio of dividends to capital and surplus for six months ended—			
		Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1892.	Mar. 1, 1893.	Sept. 1, 1893.	Mar. 1, 1894.	Sept. 1, 1894.	Mar. 1, 1895.	Sept. 1, 1895.
		P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
1	Maine	3.8	3.8	3.9	3.9	3.9	3.9	4.1	3.8	3.5	3.6	3.1	3.1	3.1	3.1	3.1	3.1
2	New Hampshire	3.8	3.9	3.9	3.9	3.9	4.3	5.5	3.9	3.9	3.9	3.1	3.1	3.1	3.1	3.1	3.1
3	Vermont	3.7	3.4	3.7	3.5	3.6	3.6	3.5	3.5	3.5	3.0	2.8	2.8	3.1	2.8	2.8	2.8
4	Massachusetts	3.5	3.3	3.5	3.3	4.0	3.1	3.5	3.0	3.4	1.1	2.7	2.5	2.7	2.5	2.5	2.5
5	Boston	2.8	2.0	2.9	2.8	2.6	2.8	2.8	2.8	2.6	2.7	2.3	2.3	2.3	2.3	2.2	2.2
6	Rhode Island	3.2	3.2	3.2	3.2	3.0	2.6	2.9	3.1	3.1	3.0	2.7	2.7	2.6	2.6	2.6	2.6
7	Connecticut	3.4	3.4	3.5	3.5	3.5	3.5	3.7	3.7	3.7	3.7	2.7	2.7	2.7	2.7	2.7	2.7
8	New York	4.0	4.1	3.9	3.9	4.1	4.7	3.7	3.9	4.0	4.2	3.1	3.1	3.0	3.0	3.0	3.0
9	New York City	4.3	4.6	4.3	4.2	4.7	4.7	4.9	4.7	4.9	4.9	2.6	2.8	2.6	2.8	2.8	2.8
10	Albany	5.4	5.0	5.0	5.7	4.4	4.0	4.4	4.8	5.5	3.4	3.2	2.9	2.9	3.1	3.1	3.1
11	Brooklyn .....	.....	.....	.....	.....	.....	.....	6.7	6.8	6.8	6.8	.....	.....	.....	.....	.....	.....
12	New Jersey	4.5	4.4	4.4	4.6	4.4	4.9	4.5	4.6	1.5	4.5	3.3	3.2	3.2	3.2	3.2	3.2
13	Pennsylvania	3.8	3.9	3.9	4.0	3.8	3.7	3.8	3.8	3.6	4.0	2.8	2.8	2.8	2.8	2.9	2.9
14	Philadelphia	3.7	3.6	3.6	3.6	3.6	3.5	3.6	3.7	3.5	3.6	2.5	2.4	2.4	2.4	2.4	2.4
15	Pittsburg	3.8	3.8	3.6	3.7	3.7	3.7	3.7	3.7	3.7	3.7	2.6	2.6	2.4	2.4	2.4	2.4
16	Delaware	4.7	4.7	4.7	5.1	5.0	4.9	4.9	4.8	4.7	4.8	3.4	3.4	3.4	3.4	3.6	3.6
17	Maryland	4.0	4.2	4.0	4.2	3.9	3.8	3.8	3.8	5.2	3.8	3.0	3.1	3.0	3.0	3.0	3.0
18	Baltimore	3.5	3.7	3.7	3.9	3.6	3.8	3.4	3.5	3.1	3.7	2.7	2.8	2.8	2.8	2.9	2.9
19	District of Columbia	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.2	3.2	3.2	3.2	3.2	3.2
20	Washington	3.2	3.2	3.3	4.6	3.0	2.4	2.5	2.5	2.8	2.8	2.4	2.4	2.4	2.4	3.2	3.2
21	Virginia	3.8	3.8	4.4	3.8	3.8	3.8	4.3	3.9	4.1	4.0	2.7	2.7	3.1	2.7	2.7	2.7
22	West Virginia	4.1	3.2	4.0	3.9	4.0	5.0	3.5	3.9	5.3	3.2	3.3	2.6	3.2	3.1	3.1	3.1
23	North Carolina	3.8	3.1	3.8	3.4	3.7	3.7	4.0	4.3	4.2	4.0	3.1	2.5	3.0	2.7	2.7	2.7
24	South Carolina	8.3	4.5	4.5	4.5	4.5	4.5	4.6	4.8	14.8	4.9	5.7	3.1	3.1	3.1	3.1	3.1
25	Georgia	3.8	3.7	3.1	4.3	4.9	3.5	5.0	3.6	3.3	3.2	2.9	2.8	2.4	3.3	3.3	3.3
26	Florida	3.9	3.9	3.2	4.5	3.8	3.1	4.6	4.3	3.3	3.3	3.4	3.4	2.8	3.9	3.9	3.9
27	Alabama	3.3	3.4	4.0	3.8	3.9	4.0	3.8	3.3	3.6	3.4	2.7	2.8	3.3	3.0	3.0	3.0
28	Mississippi	4.1	3.6	4.4	6.5	6.2	4.2	5.3	4.0	4.6	3.7	3.4	2.9	3.5	5.1	5.1	5.1
29	Louisiana	1.6	2.0	2.0	2.0	3.0	4.2	3.7	3.3	3.9	3.3	1.4	1.7	1.7	1.6	1.6	1.6
30	New Orleans	4.3	3.7	4.6	3.8	4.7	4.1	4.3	4.1	3.7	3.4	2.9	2.5	3.1	2.6	2.6	2.6
31	Texas	5.7	5.1	5.0	4.3	5.9	3.9	4.2	3.4	4.6	4.3	4.6	4.1	4.0	3.5	3.5	3.5
32	Arkansas	4.8	3.9	5.9	7.1	6.2	13.9	6.0	4.1	4.0	2.9	4.1	3.3	4.8	5.9	5.9	5.9
33	Kentucky	3.6	4.0	3.7	3.8	3.9	3.5	3.6	3.6	3.8	4.3	2.9	3.3	3.0	3.1	3.1	3.1
34	Louisville	3.7	3.7	3.7	3.7	3.5	3.2	3.2	2.8	3.2	2.4	2.9	2.9	2.9	2.9	2.9	2.9
35	Tennessee	4.1	3.7	3.7	3.4	3.9	3.1	3.5	3.2	3.7	3.1	3.4	3.0	3.1	2.8	2.8	2.8
36	Ohio	3.9	3.7	3.7	3.9	4.1	3.8	4.7	3.7	3.6	3.8	3.1	3.0	3.0	3.1	3.1	3.1
37	Cincinnati	3.3	3.4	3.6	3.4	3.6	3.7	3.8	3.8	3.2	3.6	2.8	2.8	3.0	2.8	2.8	2.8
38	Cleveland	2.6	2.7	2.9	2.9	3.2	5.7	3.2	2.8	3.2	3.2	2.3	2.4	2.5	2.5	2.5	2.5
39	Indiana	3.9	4.1	5.7	4.2	4.2	4.5	5.1	4.8	4.9	5.0	3.0	3.2	4.4	3.2	3.2	3.2
40	Illinois	4.8	5.2	5.0	4.9	5.1	5.3	5.2	5.1	4.6	4.5	3.6	3.9	3.8	3.7	3.7	3.7
41	Chicago	4.1	3.7	4.4	3.9	10.9	4.9	4.0	4.5	4.0	3.7	3.1	2.7	3.3	2.8	2.8	2.8
42	Michigan	5.6	4.4	4.3	4.4	4.9	4.1	4.4	4.7	4.5	4.5	4.6	3.6	3.5	3.5	3.5	3.5
43	Detroit	3.8	3.9	4.0	3.9	3.9	3.7	3.4	3.3	3.3	3.3	3.4	3.5	3.6	3.4	3.4	3.4
44	Wisconsin	4.9	5.8	5.3	4.8	6.1	8.5	4.1	4.8	4.7	4.5	3.8	5.4	4.1	3.7	3.7	3.7
45	Milwaukee	6.5	20.3	4.9	4.9	4.9	4.9	4.9	4.5	5.6	5.5	4.0	12.9	3.4	3.4	3.4	3.4
46	Iowa	5.6	4.5	5.1	4.9	5.5	5.7	5.7	5.6	4.9	4.6	4.5	3.6	4.0	3.9	3.9	3.9
47	Des Moines .....	.....	.....	.....	.....	.....	.....	.....	4.8	5.0	5.0	.....	.....	.....	.....	.....	.....
48	Minnesota	4.2	4.1	3.6	3.2	3.6	3.4	3.8	3.5	4.7	4.4	3.5	3.4	3.1	2.7	2.7	2.7
49	St. Paul .....	.....	.....	.....	.....	.....	.....	4.2	4.5	4.1	4.0	.....	.....	.....	.....	.....	.....
50	Minneapolis .....	.....	.....	.....	.....	.....	.....	2.9	3.1	2.5	2.5	.....	.....	.....	.....	.....	.....
51	Missouri	4.8	4.2	4.7	5.2	4.5	4.1	5.0	3.4	4.0	3.9	3.9	3.4	3.8	4.3	4.3	4.3
52	St. Louis	3.0	18.9	2.5	3.5	3.2	3.1	3.3	3.3	2.8	2.7	2.1	15.8	2.0	2.7	2.7	2.7
53	Kansas City	3.9	4.2	4.0	4.2	3.8	4.0	3.5	2.2	3.1	1.6	3.6	3.8	3.6	3.7	3.7	3.7
54	St. Joseph	3.3	3.3	3.3	8.5	3.6	2.8	3.3	3.3	3.3	3.3	2.4	2.4	2.4	15.3	15.3	15.3
55	Kansas	5.8	4.7	4.2	4.4	3.6	3.2	3.2	2.6	3.0	2.8	5.0	4.0	3.6	3.8	3.8	3.8
56	Nebraska	5.6	5.5	5.2	5.2	4.8	4.3	3.5	3.4	4.0	3.6	4.9	4.6	4.4	4.4	4.4	4.4
57	Omaha	3.1	3.4	3.2	3.9	3.7	3.3	3.3	3.2	2.8	2.3	2.5	2.7	2.5	3.4	3.4	3.4
58	Colorado	10.2	9.3	5.8	5.9	12.0	11.7	5.1	4.0	4.5	4.5	7.6	6.7	4.2	4.3	4.3	4.3
59	Nevada	4.0	4.8	4.4	6.0	6.0	6.0	6.0	6.0	6.0	7.1	2.9	3.5	3.5	4.4	4.4	4.4
60	California	4.1	7.5	4.7	4.4	4.4	4.6	4.9	4.6	4.2	4.0	3.3	6.2	3.9	3.1	3.1	3.1
61	San Francisco	1.9	1.9	3.8	4.0	5.6	4.0	4.0	1.6	4.0	4.0	1.8	1.7	3.3	3.4	3.4	3.4
62	Oregon	17.4	4.0	3.7	3.9	3.5	4.7	4.5	4.2	4.2	8.8	15.3	3.5	3.1	3.3	3.3	3.3
63	Arizona	6.0	6.0	6.0	6.0	6.0	6.0	4.5	5.0	6.6	4.5	5.7	5.5	5.2	5.0	5.0	5.0
64	Dakota	4.0	4.0	5.6	3.2	.....	.....	.....	.....	.....	.....	3.3	3.3	4.5	2.6	2.6	2.6
65	North Dakota .....	.....	.....	.....	.....	6.2	3.4	5.0	4.1	4.5	3.2	.....	.....	.....	.....	.....	.....
66	South Dakota .....	.....	.....	.....	.....	5.6	2.8	2.9	3.3	2.9	2.6	.....	.....	.....	.....	.....	.....
67	Idaho	4.9	7.7	4.9	1.1	1.3	1.0	11.2	6.2	14.8	1.5	4.2	6.2	4.1	1.0	1.0	1.0
68	Montana	4.2	3.3	2.1	0.9	7.7	4.0	3.6	2.4	3.9	2.7	3.4	2.6	1.7	0.7	0.7	0.7
69	New Mexico	3.8	4.3	3.8	6.7	6.0	6.3	6.3	7.0	5.7	4.6	3.2	3.6	3.1	5.5	5.5	5.5
70	Utah	5.4	5.1	7.3	4.3	5.8	4.2	2.6	5.3	4.5	4.7	3.7	3.4	4.7	3.1	3.1	3.1
71	Washington	4.2	5.2	4.5	7.9	5.0	3.3	6.0	3.6	3.5	5.2	3.5	4.3	3.2	5.7	5.7	5.7
72	Wyoming	2.5	1.1	1.7	2.3	2.3	2.4	2.7	2.5	2.5	3.6	1.7	0.9	1.4	1.9	1.9	1.9
73	Oklahoma .....	.....	.....	.....	.....	.....	.....	2.2	2.5	4.0	7.7	.....	.....	.....	.....	.....	.....
74	Indian Territory .....	.....	.....	.....	.....	.....	.....	1.4	5.3	3.6	3.0	.....	.....	.....	.....	.....	.....
	Average	4.0	4.0	3.9	3.9	4.3	3.9	3.9	3.7	3.8	3.7	3.0	3.0	3.0	2.9	2.9	2.9

NOTE.—Figures printed in bold-face type in

CAPITAL AND SURPLUS, OF THE EARNINGS AND DIVIDENDS OF NATIONAL BANKS
TO SEPTEMBER 1, 1892.

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—													
Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1892.	Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1892.	Sept. 1, 1892.				
P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.				
3.1	3.1	3.2	3.0	2.8	2.9	4.0	3.6	4.4	3.9	4.0	3.7	4.5	2.8	2.0	3.0				1
3.1	3.4	4.4	3.1	3.1	3.0	3.7	4.0	4.0	3.2	3.6	3.9	4.2	3.4	3.1	2.7				2
2.9	2.9	2.9	2.8	2.8	2.7	4.1	3.7	4.0	3.7	3.4	3.6	3.9	2.9	3.4	3.1				3
3.0	2.3	2.6	2.3	2.5	0.8	2.8	3.0	3.4	3.4	2.6	3.2	3.1	3.0	2.5	2.5				4
2.1	2.2	2.2	2.2	2.1	2.2	3.0	3.3	3.9	3.4	1.7	2.7	3.3	3.2	1.9	2.4				5
2.4	2.1	2.4	2.5	2.5	2.5	3.4	3.4	3.5	2.5	3.0	0.9	3.1	2.5	2.8	2.2				6
2.7	2.7	2.8	2.8	2.8	2.8	2.0	2.9	3.3	3.2	3.6	3.8	3.7	3.3	3.5	3.1				7
3.0	3.5	2.9	3.0	3.0	3.1	4.1	4.1	4.7	4.3	4.4	4.5	4.4	3.5	3.8	4.0				8
2.7	2.7	2.8	2.7	2.7	2.7	4.6	5.2	4.9	4.9	4.5	5.3	5.2	4.7	4.4	3.8				9
2.4	2.1	2.4	2.6	3.0	2.3	2.8	2.6	3.4	5.4	2.3	0.6	1.6	4.0	3.9	4.0				10
		2.8	2.8	2.7	2.7							5.5	4.9	3.6	4.2				11
3.1	3.4	3.1	3.2	1.0	3.1	5.2	4.9	5.0	5.6	6.1	5.5	5.3	4.7	4.6	4.3				12
2.7	2.6	2.6	2.7	2.5	2.8	4.0	3.8	4.6	4.1	4.5	3.9	4.5	3.3	4.0	3.4				13
2.4	2.3	2.3	2.3	2.2	2.2	3.7	3.2	3.5	3.8	3.5	3.5	3.9	3.7	3.3	2.8				14
2.4	2.4	2.3	2.4	2.3	2.3	5.0	4.1	3.8	3.9	4.2	4.1	4.5	3.2	3.7	3.9				15
3.5	3.4	3.4	3.3	3.3	3.3	4.3	4.6	4.9	4.7	4.2	4.9	4.5	1.9	3.8	3.8				16
2.9	2.8	2.8	2.8	3.8	2.8	3.8	5.5	4.3	4.8	4.3	3.9	4.2	3.9	4.1	3.8				17
2.7	2.8	2.6	2.6	2.4	2.8	3.0	3.7	4.1	3.0	3.6	3.2	3.3	3.0	3.2	2.8				18
3.2	2.9	2.9	2.9	2.9	2.9	3.6	3.4	4.2	4.1	4.5	4.3	7.8	3.2	3.5	4.9				19
2.1	1.7	1.8	1.7	1.9	1.9	4.8	4.8	4.8	5.8	6.2	5.5	4.5	3.8	3.5	3.8				20
2.7	2.7	2.9	2.6	2.7	2.6	4.3	3.6	4.8	4.7	4.6	5.8	5.5	4.4	4.6	4.7				21
3.1	4.9	2.7	3.1	4.3	2.6	2.9	3.6	4.3	4.5	4.4	5.0	5.7	5.0	5.7	4.2				22
2.9	3.0	3.2	3.4	3.3	3.1	4.0	5.1	4.2	5.1	4.0	3.4	4.1	5.4	3.9	4.5				23
3.1	3.0	3.1	3.0	9.6	3.1	7.1	5.5	4.8	7.1	4.4	7.2	5.6	6.8	3.2	6.8				24
3.8	2.7	3.8	2.8	2.6	2.5	4.3	5.5	3.7	3.7	4.6	4.5	4.7	5.2	2.4	3.2				25
3.3	2.7	3.9	3.6	2.8	2.8	6.6	6.6	4.6	5.7	6.2	5.5	7.6	8.4	5.7	6.1				26
3.2	3.2	3.1	2.7	2.9	2.6	4.8	4.1	4.3	6.1	6.3	5.4	4.1	3.4	2.7	2.4				27
4.6	3.2	3.9	3.0	3.3	2.7	6.1	8.6	5.9	8.8	6.0	6.9	4.4	7.0	3.0	4.6				28
3.2	3.3	3.0	2.7	3.1	2.5	7.2	7.0	4.6	5.1	6.8	9.4	6.6	8.4	4.3	5.8				29
3.0	2.7	3.0	2.7	2.5	2.2	3.8	1.4	5.3	6.2	5.6	4.1	4.0	4.1	1.3	4.3				30
4.8	3.2	3.8	2.9	3.9	3.6	5.7	5.3	5.7	6.1	6.3	5.8	5.9	5.4	3.5	4.3				31
5.0	11.1	4.8	3.2	3.1	2.2	7.3	8.4	7.4	7.9	6.4	16.5	6.8	5.0	5.1	3.5				32
3.1	2.8	2.8	2.8	2.4	3.4	3.8	3.8	4.1	4.0	4.4	4.7	4.8	2.9	3.5	3.4				33
2.8	2.6	2.6	2.3	2.6	2.0	3.3	2.5	4.1	3.7	5.4	2.9	4.0	0.9	2.9	1.1				34
3.2	2.5	2.9	2.7	3.0	2.5	6.2	5.1	5.1	3.7	4.8	5.1	4.6	3.1	3.3	2.6				35
3.2	3.0	3.7	2.9	2.8	3.0	3.9	4.2	4.3	4.1	4.0	3.9	4.5	3.6	4.1	3.8				36
2.9	3.0	3.0	3.0	2.9	2.8	2.4	3.6	4.2	4.0	4.7	5.5	5.3	3.8	4.0	2.6				37
2.7	4.8	2.7	2.4	2.6	2.6	3.4	4.4	3.8	3.8	3.7	4.1	4.2	3.7	6.0	3.1				38
3.2	3.4	3.8	3.7	3.6	3.6	4.5	3.6	4.6	4.4	5.0	4.4	5.4	4.3	4.6	4.4				39
3.9	3.9	3.9	3.8	3.4	3.3	5.0	4.4	5.8	5.3	5.4	4.9	6.1	5.9	5.3	4.7				40
7.7	2.9	2.7	3.0	2.8	2.6	6.8	5.6	5.5	5.3	6.1	6.3	6.2	7.8	6.1	5.3				41
4.0	3.2	3.5	3.7	3.5	3.4	5.8	4.9	4.5	4.7	4.9	4.9	5.7	4.6	4.4	4.2				42
3.4	3.2	3.0	2.9	2.9	2.9	4.9	4.7	5.0	4.7	4.3	3.5	3.6	3.2	2.5	3.5				43
4.7	6.7	3.2	3.7	3.6	3.4	6.3	7.3	5.5	6.0	5.8	6.5	6.1	5.8	5.2	5.1				44
3.2	3.2	3.2	2.9	3.6	3.5	3.6	8.6	10.0	4.7	6.2	5.2	4.4	3.1	6.7	5.4				45
4.3	4.4	4.5	4.6	3.9	3.7	4.7	4.9	4.8	5.1	5.1	4.8	5.4	4.7	4.2	4.5				46
				3.2	3.5	3.5								8.7	4.5				47
3.1	2.9	3.1	3.0	3.7	3.6	5.5	3.9	4.6	3.3	5.4	3.5	5.2	3.6	6.8	4.2				48
		3.3	3.5	3.2	3.2							4.8	4.1	4.9	5.0				49
		2.6	2.7	2.2	2.2							4.5	3.0	4.7	1.2				50
3.7	3.5	4.3	3.0	3.4	3.4	4.9	4.3	4.9	4.2	4.6	4.4	5.3	4.3	3.7	4.0				51
2.7	2.8	2.9	2.9	2.4	2.4	2.4	4.5	4.9	4.8	2.8	7.6	4.6	4.8	2.7	3.9				52
3.4	3.6	3.1	1.9	2.7	1.4	5.2	5.2	5.6	4.9	4.8	4.4	3.7	1.0	2.0	0.4				53
3.3	2.6	3.0	3.0	3.0	3.0	3.9	0.6	7.7	8.5	5.8	5.5	5.1	3.4	3.3	3.8				54
3.1	2.7	2.8	2.3	2.6	2.5	7.1	6.0	5.1	3.7	3.8	3.2	3.5	2.4	2.6	2.6				55
4.0	3.6	3.0	2.9	3.4	3.0	6.7	6.5	7.0	6.1	5.9	4.9	4.6	3.5	4.5	3.6				56
3.2	3.0	2.9	2.8	2.5	2.0	3.7	3.0	5.4	4.9	4.8	3.8	4.8	3.0	1.5	0.5				57
9.5	8.0	4.1	3.3	3.6	3.6	19.3	9.8	9.8	10.0	9.1	9.0	9.3	6.1	6.0	4.9				58
4.4	4.4	4.4	4.4	4.1	4.9	10.0	13.0	6.1	6.1	5.3	6.3	4.8	5.6	5.0	6.0				59
3.6	3.7	4.0	3.6	3.3	3.2	9.7	9.4	6.6	6.2	5.3	4.9	5.5	5.1	4.6	4.3				60
4.3	3.1	3.0	1.2	3.0	2.9	4.9	5.0	5.6	6.8	4.4	5.2	5.4	5.1	5.7	5.4				61
2.9	3.4	3.6	3.6	3.6	7.3	10.4	11.5	8.5	7.9	7.5	8.4	8.6	6.5	5.2	6.0				62
4.8	4.6	3.9	4.3	5.6	3.8	13.1	9.5	12.5	8.6	10.2	7.2	6.3	7.6	8.4	7.0				63
						6.1	5.0	6.7	4.1										64
5.0	2.8	4.1	3.4	3.8	2.6					7.1	2.7	5.0	4.2	6.8	3.3				65
4.5	2.2	2.3	2.6	2.3	2.0					5.0	3.5	4.5	1.4	3.2	2.3				66
1.0	0.8	7.9	4.4	11.0	1.1	7.8	5.9	8.0	6.5	6.0	4.3	11.1	7.4	9.3	7.8				67
6.4	3.3	3.1	2.1	3.4	2.3	8.2	7.6	8.3	4.7	11.9	9.5	6.6	5.6	6.6	5.9				68
4.9	5.0	5.1	5.8	4.7	3.8	3.4	5.0	5.8	5.9	6.0	5.2	6.3	4.0	5.3	4.8				69
4.1	3.0	2.0	3.8	3.4	3.5	5.3	7.9	12.3	8.5	8.7	6.3	6.5	7.3	2.2	4.5				70
3.8	2.6	4.8	2.9	2.8	4.3	12.9	10.6	10.9	10.3	9.5	8.1	7.8	5.5	5.3	4.7				71
1.9	2.0	2.3	2.2	2.1	3.1	2.0	3.6	1.8	1.4	2.5	3.4	1.3	4.5	3.0	0.5				72
		2.2	2.4	3.8	7.1							4.0	4.7	6.3	11.9				73
		1.4	5.1	3.5	2.9							4.6	5.8	6.1	4.9				74
3.2	2.9	3.0	2.8	2.8	2.7	4.3	4.3	4.5	4.3	4.3	4.3	4.6	4.0	3.8	3.5				

column for 1890 and 1892 signify percentage of loss.

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ARRANGED BY GEOGRAPHICAL DIVISIONS, FOR SEMIANNUAL PERIODS FROM SEPTEMBER 1, 1883, TO SEPTEMBER 1, 1892.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earn- ings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Sept., 1883, to Mar., 1884:						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
New England States...	565	\$167,478,070	\$41,863,161	\$5,726,356	\$6,095,915	3.4	2.7	2.9
Middle States.....	715	175,317,315	64,841,178	7,639,670	9,529,978	4.4	3.2	4.0
Southern States.....	248	38,214,310	9,854,923	1,700,113	2,950,096	4.4	3.5	6.1
Western States.....	963	126,959,605	29,041,587	6,016,667	9,418,775	4.7	3.9	6.0
Total	2,491	507,969,300	145,600,849	21,082,806	27,994,764	4.1	3.2	4.3
Mar., 1884, to Sept., 1884:								
New England States...	568	167,600,370	41,905,905	5,551,603	5,738,456	3.3	2.6	2.7
Middle States.....	723	175,767,355	64,580,406	7,089,673	8,193,912	4.0	2.9	3.4
Southern States.....	264	40,638,300	10,726,209	1,691,520	2,747,018	4.2	3.3	5.3
Western States.....	1,027	134,599,700	30,508,955	5,838,871	7,683,633	4.3	3.5	4.7
Total	2,582	518,605,725	147,721,475	20,171,667	24,368,019	3.9	3.0	3.7
Sept., 1884, to Mar., 1885:								
New England States...	567	167,400,370	41,413,826	5,661,537	4,388,812	3.4	2.7	2.1
Middle States.....	732	173,212,145	64,741,009	7,156,680	7,474,752	4.1	3.0	3.1
Southern States.....	278	42,648,400	11,527,942	1,790,726	2,426,858	4.2	3.3	4.5
Western States.....	1,073	139,638,800	31,088,344	5,828,707	7,310,780	4.2	3.4	4.3
Total	2,650	522,899,715	148,771,121	20,437,650	21,601,202	3.9	3.0	3.2
Mar., 1885, to Sept., 1885:								
New England States...	562	165,668,370	40,786,007	5,391,401	4,725,395	3.3	2.6	2.3
Middle States.....	731	172,907,352	64,247,888	6,953,332	7,297,159	4.0	2.9	3.1
Southern States.....	287	43,500,300	11,505,477	1,655,261	2,282,782	3.8	3.0	4.2
Western States.....	1,085	142,523,580	30,364,123	6,218,477	7,718,959	4.5	3.6	4.5
Total	2,665	524,599,602	146,903,495	20,218,471	22,024,295	3.9	3.0	3.3
Sept., 1885, to Mar., 1886:								
New England States...	559	165,203,920	41,128,387	5,375,226	5,925,381	3.2	2.6	2.8
Middle States.....	738	172,435,295	67,583,309	7,044,535	9,484,324	4.0	2.9	3.9
Southern States.....	294	44,437,400	12,053,524	1,969,190	2,705,274	4.4	3.4	4.7
Western States.....	1,117	148,879,580	32,767,699	6,946,485	9,412,687	4.6	3.8	5.2
Total	2,708	530,956,195	153,532,919	21,335,436	27,527,666	4.0	3.1	4.0
Mar., 1886, to Sept., 1886:								
New England States...	563	165,352,320	41,581,845	5,338,635	6,736,479	3.2	2.5	3.2
Middle States.....	744	173,628,875	70,044,187	7,328,798	9,789,135	4.2	3.0	4.0
Southern States.....	303	45,444,000	11,967,321	1,994,537	2,553,055	4.3	3.4	4.0
Western States.....	1,174	153,138,453	33,470,425	6,485,172	8,834,050	4.2	3.5	4.7
Total	2,784	537,563,648	157,064,778	21,147,142	27,912,719	3.9	3.0	4.0
Sept., 1886, to Mar., 1887:								
New England States...	563	165,252,370	41,897,072	5,318,480	6,176,707	3.2	2.6	3.0
Middle States.....	754	175,873,735	73,445,033	7,574,627	12,072,419	4.3	3.0	4.8
Southern States.....	313	46,213,240	12,463,050	2,143,870	2,646,393	4.6	3.6	4.5
Western States.....	1,225	161,016,425	35,926,745	7,111,610	10,803,275	4.4	3.6	5.5
Total	2,855	548,355,770	163,731,900	22,148,587	31,698,794	4.0	3.1	4.5
Mar., 1887, to Sept., 1887:								
New England States...	566	164,837,370	43,118,790	5,355,787	7,224,781	3.2	2.6	3.5
Middle States.....	764	176,635,656	76,574,179	7,357,400	11,360,893	4.2	2.9	4.5
Southern States.....	343	51,515,315	13,247,285	2,137,328	3,268,973	4.1	3.3	5.0
Western States.....	1,269	165,556,200	38,314,299	7,153,305	10,953,427	4.3	3.5	5.4
Total	2,942	558,544,541	171,254,553	22,003,820	32,808,074	3.9	3.0	4.5
Sept., 1887, to Mar., 1888:								
New England States...	567	164,405,920	43,459,769	5,426,178	6,187,595	3.3	2.6	3.0
Middle States.....	780	183,382,395	80,679,527	7,346,515	11,201,708	4.0	2.8	4.2
Southern States.....	358	53,124,400	14,258,403	2,298,039	3,257,542	4.3	3.4	4.8
Western States.....	1,339	176,224,033	40,999,447	8,017,876	11,954,449	4.5	3.7	5.5
Total	3,044	577,136,748	179,397,147	23,088,607	32,601,294	4.0	3.0	4.3

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ETC.—Continued.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earn- ings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Mar., 1888, to Sept., 1888:						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
New England States...	568	\$164,649,820	\$44,197,418	\$5,349,582	\$6,739,240	3.2	2.6	3.2
Middle States.....	793	184,220,575	82,998,759	7,564,822	11,544,258	4.1	2.8	4.3
Southern States.....	369	54,802,500	14,844,534	2,189,937	3,105,262	4.0	3.1	4.4
Western States.....	1,363	179,865,950	42,376,280	8,338,710	11,370,432	4.6	3.8	5.1
Total	3,093	583,529,145	184,416,991	23,443,051	32,759,192	4.0	3.0	4.3
Sept., 1888, to Mar., 1889:								
New England States...	568	164,506,720	44,904,040	5,508,163	6,932,212	3.3	2.6	3.3
Middle States.....	793	184,628,445	86,496,367	7,379,692	12,241,399	4.0	2.7	4.5
Southern States.....	382	56,974,485	15,715,136	2,357,718	3,497,410	4.1	3.2	4.8
Western States.....	1,404	187,144,200	45,391,957	8,045,400	12,438,868	4.3	3.5	5.3
Total	3,147	593,253,850	192,507,500	23,290,973	35,109,889	3.9	3.0	4.5
Mar., 1889, to Sept., 1889:								
New England States...	571	165,101,920	45,476,953	5,307,086	6,920,889	3.2	2.5	3.3
Middle States.....	796	184,195,745	87,936,236	7,636,874	12,060,433	4.1	2.8	4.5
Southern States.....	403	58,905,530	16,387,359	2,365,368	3,818,379	4.0	3.1	5.1
Western States.....	1,424	191,247,990	47,328,336	8,016,259	11,708,674	4.2	3.4	4.9
Total	3,194	599,451,185	197,128,884	23,325,587	34,508,375	3.9	2.9	4.3
Sept., 1889, to Mar., 1890:								
New England States...	576	165,631,980	46,157,181	5,520,977	5,606,830	3.3	2.6	2.6
Middle States.....	811	186,198,725	91,010,405	7,629,170	12,208,788	4.1	2.8	4.4
Southern States.....	436	62,949,360	17,141,070	2,861,628	4,229,776	4.5	3.6	5.3
Western States.....	1,471	200,625,480	50,237,778	10,237,991	12,203,145	5.1	4.1	5.2
Total	3,294	615,405,545	204,546,434	26,249,766	35,248,539	4.3	3.2	4.3
Mar., 1890, to Sept., 1890:								
New England States...	582	165,500,920	46,488,598	5,144,588	6,239,358	3.1	2.4	2.9
Middle States.....	834	188,261,155	94,608,921	7,946,301	12,534,630	4.2	2.8	4.4
Southern States.....	475	68,491,105	18,081,496	2,695,210	4,730,666	3.9	3.1	5.5
Western States.....	1,521	212,520,566	52,690,124	9,123,018	13,302,370	4.3	3.4	5.0
Total	3,412	634,773,746	211,869,139	24,909,117	36,807,024	3.9	2.9	4.3
Sept., 1890, to Mar., 1891:								
New England States...	583	165,525,420	47,263,871	5,530,473	7,275,215	3.3	2.6	3.4
Middle States.....	851	189,215,745	98,565,597	7,720,433	13,189,635	4.1	2.7	4.6
Southern States.....	522	75,175,100	19,232,961	3,026,492	4,842,139	4.0	3.2	5.1
Western States.....	1,586	222,670,320	54,368,512	9,491,377	14,838,985	4.3	3.4	5.4
Total	3,542	652,586,585	219,430,741	25,768,775	40,145,974	3.9	3.0	4.6
Mar., 1891, to Sept., 1891:								
New England States...	589	165,392,090	48,053,953	5,231,854	6,512,910	3.2	2.4	3.0
Middle States.....	874	192,973,876	99,692,776	7,911,627	11,475,715	4.1	2.7	3.9
Southern States.....	544	78,244,000	20,344,334	2,778,024	4,299,226	3.6	2.8	4.4
Western States.....	1,605	231,019,971	58,011,532	9,104,730	13,329,789	3.9	3.2	4.6
Total	3,612	667,629,937	226,102,595	25,026,235	35,617,640	3.7	2.8	4.0
Sept., 1891, to Mar., 1892:								
New England States...	585	165,668,920	48,438,842	5,292,014	5,422,799	3.2	2.5	2.5
Middle States.....	880	192,303,940	103,561,327	7,463,453	11,764,329	3.9	2.5	3.9
Southern States.....	558	78,227,550	21,026,567	3,350,369	3,412,941	4.3	3.4	3.4
Western States.....	1,648	239,155,900	61,650,165	9,441,017	13,763,021	3.9	3.1	4.6
Total	3,671	675,856,310	234,676,901	25,546,853	34,363,090	3.8	2.8	3.8
Mar., 1891, to Sept., 1892:								
New England States...	587	165,918,920	48,072,364	4,300,264	5,542,293	2.6	2.0	2.6
Middle States.....	882	192,464,745	105,487,995	8,147,702	10,855,644	4.2	2.7	3.6
Southern States.....	570	79,620,155	21,456,227	3,007,294	3,780,308	3.8	2.9	3.7
Western States.....	1,662	241,072,830	62,745,279	9,398,600	12,116,679	3.9	3.1	4.0
Total	3,701	679,076,650	237,761,865	24,853,860	32,294,924	3.7	2.7	3.5
General average	3,077	584,871,900	184,578,849	23,002,689	31,410,632	3.9	2.9	4.1

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, WITH THE DATES OF LIQUIDATION, THE AMOUNT OF THEIR CAPITAL, CIRCULATION ISSUED AND RETIRED, AND CIRCULATION OUTSTANDING OCTOBER 31, 1892.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N.Y.*	Apr. 6, 1864				
First National Bank, Norwich, Conn.*	May 2, 1864				
Second National Bank, Ottumwa, Iowa†	do				
Second National Bank, Canton, Ohio†	Oct. 3, 1864				
First National Bank, Lansing, Mich.†	Dec. 5, 1864				
First National Bank, Columbia, Mo.	Sept. 19, 1864	\$100,000	\$90,000	\$89,875	\$125
First National Bank, Carondelet, Mo.	Mar. 15, 1865	30,000	25,500	25,399	101
First National Bank, Utica, N.Y.*	June 9, 1865				
Pittston National Bank, Pittston, Pa.†	Sept. 16, 1865	200,000			
Fourth National Bank, Indianapolis, Ind.	Nov. 30, 1865	100,000	100,000	99,373	627
Berkshire National Bank, Adams, Mass.†	Dec. 8, 1865	100,000			
National Union Bank, Rochester, N.Y.	Apr. 26, 1866	400,000	192,500	191,503	997
First National Bank, Leonardville, N.Y.	July 11, 1866	50,000	45,000	44,415	585
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	83,288	1,712
Farmers' National Bank, Waukesha, Wis.	Nov. 25, 1866	100,000	90,000	89,540	460
National Bank of Metropolis, Washington, D. C.	Nov. 28, 1866	200,000	180,000	177,003	2,197
First National Bank, Providence, Pa.	Mar. 1, 1867	100,000	50,000	88,780	1,220
National State Bank, Dubuque, Iowa.	Mar. 9, 1867	150,000	127,000	125,685	1,315
First National Bank of Newton, Newtonville, Mass.	Mar. 11, 1867	150,000	130,000	128,817	1,183
First National Bank, New Ulm, Minn.	Apr. 18, 1867	60,000	54,000	53,245	755
National Bank of Crawford County, Meadville, Pa.	Apr. 19, 1867	300,000			
Kittanning National Bank, Kittanning, Pa.†	Apr. 29, 1867	200,000			
City National Bank, Savannah, Ga.†	May 28, 1867	100,000			
Ohio National Bank, Cincinnati, Ohio.	July 3, 1867	500,000	450,000	444,140	5,860
First National Bank, Kingston, N. Y.	Sept. 26, 1867	200,000	180,000	177,795	2,205
First National Bank, Bluffton, Ind.	Dec. 5, 1867	50,000	45,000	44,586	414
National Exchange Bank, Richmond, Va.	do	200,000	180,000	179,355	645
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,772	1,228
First National Bank, Jackson, Miss.	Dec. 26, 1867	100,000	45,500	45,420	80
First National Bank, Downingtown, Pa.	Jan. 14, 1868	100,000	90,000	89,011	989
First National Bank, Titusville, Pa.	Jan. 15, 1868	100,000	86,750	85,785	965
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,500	45,000	44,379	621
National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,248	252
First National Bank, New Brunswick, N. J.	Feb. 26, 1868	100,000	90,000	88,699	1,301
First National Bank, Cuyahoga Falls, Ohio	Mar. 4, 1868	50,000	45,000	44,462	538
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,497	503
Commercial National Bank, Cincinnati, Ohio	Apr. 28, 1868	500,000	345,950	343,855	2,095
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	88,970	1,030
First National Bank, South Worcester, N. Y.	Aug. 4, 1868	175,500	157,400	155,821	1,579
National Mechanics and Farmers' Bank, Albany, N. Y.	do	350,000	314,950	313,010	1,940
Second National Bank, Des Moines, Iowa.	Aug. 5, 1868	50,000	42,500	42,152	348
First National Bank, Steubenville, Ohio.	Aug. 8, 1868	150,000	135,000	133,512	1,688
First National Bank, Plumer, Pa.	Aug. 25, 1868	100,000	87,500	86,177	1,323
First National Bank, Danville, Va.	Sept. 30, 1868	50,000	45,000	44,695	305
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,597	1,903
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	66,992	508
Merchants and Mechanics' National Bank, Troy, N. Y.	Dec. 31, 1868	300,000	184,750	183,145	1,605
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,450	550
First National Bank, Marion, Ohio	Jan. 12, 1869	125,000	109,850	109,014	836
National Insurance Bank, Detroit, Mich.	Feb. 26, 1869	200,000	85,000	84,453	547
National Bank of Lansingburg, N. Y.	Mar. 6, 1869	150,000	135,000	133,787	1,213
National Bank of North America, New York, N. Y.	Apr. 15, 1869	1,000,000	333,000	330,827	2,173
First National Bank, Hallowell, Me.	Apr. 19, 1869	60,000	53,350	52,936	414
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,270	730
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,990	134,072	918
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	84,916	334
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,485	515
First National Bank, Frostburg, Md.	July 30, 1869	50,000	45,000	44,752	248
First National Bank, La Salle, Ill.	Aug. 30, 1869	50,000	45,000	44,525	475
National Bank of Commerce, Georgetown, D. C.	Oct. 28, 1869	100,000	90,000	89,085	915

* New bank with same title. † Never completed organization. ‡ Consolidated with another bank.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Miners' National Bank, Salt Lake City, Utah.....	Dec. 2, 1869	\$150,000	\$135,000	\$134,106	\$894
First National Bank, Vinton, Iowa.....	Dec. 13, 1869	50,000	42,500	42,293	207
National Exchange Bank, Philadelphia, Pa.....	Jan. 8, 1870	300,000	175,750	173,763	1,987
First National Bank, Decatur, Ill.....	Jan. 10, 1870	100,000	85,250	84,215	1,035
National Union Bank, Owego, N. Y.....	Jan. 11, 1870	100,000	88,250	87,327	923
First National Bank, Berlin, Wis.....	Jan. 25, 1870	500,000	44,000	43,622	378
Central National Bank, Cincinnati, Ohio.....	Mar. 31, 1870	500,000	425,000	421,145	3,855
First National Bank, Dayton, Ohio.....	Apr. 9, 1870	150,000	135,000	133,830	1,170
National Bank of Chemung, Elmira, N. Y.....	June 10, 1870	100,000	90,000	89,488	512
Merchants' National Bank, Milwaukee, Wis.....	June 14, 1870	100,000	90,000	89,330	670
First National Bank, St. Louis, Mo.....	July 16, 1870	200,000	179,990	178,597	1,393
Chemung Canal National Bank, Elmira, N. Y.....	Aug. 3, 1870	100,000	90,000	89,149	851
Central National Bank, Omaha, Nebr.*.....	Sept. 23, 1870	100,000			
First National Bank, Clarksville, Va.....	Oct. 13, 1870	50,000	27,000	26,890	110
First National Bank, Burlington, Vt.....	Oct. 15, 1870	300,000	270,000	267,003	2,997
First National Bank, Lebanon, Ohio.....	Oct. 24, 1870	100,000	85,000	84,338	662
National Exchange Bank, Lansingburg, N. Y.....	Dec. 27, 1870	100,000	90,000	89,424	576
Muskingum National Bank, Zanesville, Ohio.....	Jan. 7, 1871	100,000	90,000	89,275	725
United National Bank, Winona, Minn.....	Feb. 15, 1871	50,000	45,000	44,595	405
First National Bank, Des Moines, Iowa.....	Mar. 25, 1871	100,000	90,000	89,208	792
Saratoga County National Bank, Waterford, N. Y.....	Mar. 28, 1871	150,000	135,000	134,038	962
State National Bank, St. Joseph, Mo.....	Sept. 31, 1871	100,000	90,000	89,455	545
First National Bank, Fenton, Mich.....	May 2, 1871	100,000	49,500	49,018	482
First National Bank, Wellsburg, W. Va.....	June 24, 1871	100,000	90,000	89,263	737
Clarke National Bank, Rochester, N. Y.....	Aug. 11, 1871	200,000	180,000	178,246	1,754
Commercial National Bank, Oshkosh, Wis.....	Nov. 22, 1871	100,000	90,000	89,318	682
Fort Madison National Bank, Fort Madison, Iowa.....	Dec. 26, 1871	75,000	67,500	66,990	510
National Bank of Maysville, Ky.....	Jan. 6, 1872	300,000	270,000	269,709	1,291
Fourth National Bank, Syracuse, N. Y.....	Jan. 9, 1872	195,500	91,700	90,858	842
American National Bank, New York, N. Y.....	May 10, 1872	500,000	450,000	444,051	5,949
Carroll County National Bank, Sandwich, N. H.....	May 24, 1872	50,000	45,000	44,463	537
Second National Bank, Portland, Me.....	June 24, 1872	100,000	81,000	80,014	986
Atlantic National Bank, Brooklyn, N. Y.....	July 15, 1872	200,000	165,000	163,660	1,340
Merchants and Farmers' National Bank, Quincy, Ill.....	Aug. 8, 1872	150,000	135,000	133,705	1,295
First National Bank, Rochester, N. Y.....	Aug. 9, 1872	400,000	206,100	203,816	2,284
Lawrenceburg National Bank, Lawrenceburg, Ind.....	Sept. 10, 1872	200,000	180,000	177,940	2,060
Jewett City National Bank, Jewett City, Conn.....	Oct. 4, 1872	60,000	48,750	48,252	498
First National Bank, Knoxville, Tenn.....	Oct. 22, 1872	100,000	80,910	79,096	814
First National Bank, Goshen, Ind.....	Nov. 7, 1872	115,000	103,500	102,258	1,242
Kidder National Gold Bank, Boston, Mass.....	Nov. 8, 1872	300,000	120,000	120,000	
Second National Bank, Zanesville, Ohio.....	Nov. 16, 1872	154,700	138,140	136,498	1,642
Orange County National Bank, Chelsea, Vt.....	Jan. 14, 1873	200,000	180,000	177,766	2,234
Second National Bank, Syracuse, N. Y.....	Feb. 18, 1873	100,000	90,000	88,845	1,155
Richmond National Bank, Richmond, Ind.*.....	Feb. 28, 1873	230,000	207,000	207,000	
First National Bank, Adams, N. Y.....	Mar. 7, 1873	75,000	66,900	66,010	890
Mechanics' National Bank, Syracuse, N. Y.....	Mar. 11, 1873	140,000	93,800	92,880	920
Farmers and Mechanics' National Bank, Rochester, N. Y.....	Apr. 15, 1873	100,000	83,250	82,317	933
Montana National Bank, Helena, Mont.....	do.....	100,000	31,500	31,385	115
First National Bank, Havana, N. Y.....	June 3, 1873	50,000	45,000	44,410	590
Merchants and Farmers' National Bank, Ithaca, N. Y.....	June 30, 1873	50,000	45,000	44,294	706
National Bank of Cazenovia, N. Y.....	July 18, 1873	150,000	116,770	115,326	1,444
Merchants' National Bank, Memphis, Tenn.....	Aug. 30, 1873	250,000	225,000	222,363	2,637
Manufacturers' National Bank, Chicago, Ill.....	Sept. 25, 1873	500,000	438,750	433,327	5,423
Second National Bank, Chicago, Ill.....	do.....	100,000	97,500	96,141	1,359

* New bank, with same title.

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Merchants' National Bank, Dubuque, Iowa.....	Sept. 30, 1873	\$200,000	\$180,000	\$176,410	\$3,590
Beloit National Bank, Beloit, Wis.....	Oct. 2, 1873	50,000	45,000	44,299	701
Union National Bank, St. Louis, Mo.....	Oct. 22, 1873	500,000	150,300	148,413	1,887
City National Bank, Green Bay, Wis.....	Nov. 29, 1873	50,000	45,000	44,295	705
First National Bank, Shelbyville, Mo.....	Jan. 1, 1874	100,000	90,000	89,280	720
Second National Bank, Nashville, Tenn.....	Jan. 8, 1874	125,000	92,920	91,635	1,285
First National Bank, Onedia, N. Y.....	Jan. 13, 1874	125,000	110,500	108,936	1,564
Merchants' National Bank, Hastings, Minn.....	Feb. 7, 1874	100,000	90,000	88,525	1,475
National Bank of Tecumseh, Mich.....	Mar. 3, 1874	50,000	45,000	44,310	690
Gallatin National Bank, Shawneetown, Ill.....	Mar. 7, 1874	250,000	225,000	223,013	1,987
First National Bank, Brookville, Pa.....	Mar. 26, 1874	100,000	90,000	88,835	1,165
Citizens' National Bank, Sioux City, Iowa.....	Apr. 14, 1874	50,000	45,000	44,840	160
Citizens' National Bank, Charlottesville, Va.....	Apr. 27, 1874	100,000	90,000	89,209	791
Farmers' National Bank, Warren, Ill.....	Apr. 28, 1874	50,000	45,000	44,453	547
First National Bank, Medina, Ohio.....	May 6, 1874	75,000	45,000	44,720	280
Croton River National Bank, South East, N. Y.....	May 25, 1874	200,000	166,550	163,600	2,950
Merchants' National Bank of West Virginia, Wheeling, W. Va.....	July 7, 1874	500,000	450,000	444,915	5,085
Central National Bank, Baltimore, Md.....	July 15, 1874	200,000	180,000	178,776	1,224
Second National Bank, Leavenworth, Kans.....	July 22, 1874	100,000	90,000	87,910	2,090
Teutonia National Bank, New Orleans, La.....	Sept. 2, 1874	300,000	270,000	267,920	2,080
City National Bank, Chattanooga, Tenn.....	Sept. 10, 1874	170,000	148,000	147,019	982
First National Bank, Cairo, Ill.....	Oct. 10, 1874	100,000	90,000	88,642	1,358
First National Bank, Olathe, Kans.....	Nov. 9, 1874	50,000	45,000	44,639	361
First National Bank, Beverly, Ohio.....	Nov. 10, 1874	102,000	90,000	88,516	1,484
Union National Bank, La Fayette, Ind.....	Dec. 4, 1874	250,000	224,095	220,259	3,836
Ambler National Bank, Jacksonville, Fla.*.....	Dec. 7, 1874	42,500			
Mechanics' National Bank, Chicago, Ill.....	Dec. 30, 1874	250,000	125,900	123,830	2,070
First National Bank, Evansville, Wis.....	Jan. 9, 1875	55,000	45,000	44,562	438
First National Bank, Baxter Springs, Kans.....	Jan. 12, 1875	50,000	36,000	35,640	360
People's National Bank, Pueblo, Colo.....	do.....	50,000	27,000	26,823	177
National Bank of Commerce, Green Bay Wis.....	do.....	100,000	90,000	89,185	815
First National Bank, Millersburg, Ohio.....	do.....	100,000	60,400	60,028	372
First National Bank, Staunton, Va.....	Jan. 23, 1875	100,000	90,000	89,032	918
National City Bank, Milwaukee, Wis.....	Feb. 24, 1875	100,000	60,000	59,125	875
Irasburg National Bank of Orleans, Irasburg, Vt.....	Mar. 17, 1875	75,000	67,500	66,537	963
First National Bank, Pekin, Ill.....	Mar. 25, 1875	100,000	90,000	88,675	1,325
Merchants and Planters' National Bank, Augusta, Ga.....	Mar. 30, 1875	200,000	169,000	167,270	1,730
Monticello National Bank, Monticello, Iowa.....	do.....	100,000	45,000	44,705	295
Iowa City National Bank, Iowa City, Iowa.....	Apr. 14, 1875	125,000	104,800	103,082	1,718
First National Bank, Wheeling, W. Va.....	Apr. 22, 1875	250,000	225,000	221,678	3,322
First National Bank, Mount Clemens, Mich.....	May 20, 1875	50,000	27,000	26,900	100
First National Bank, Knob Noster, Mo.....	May 29, 1875	50,000	43,800	43,428	372
First National Bank, Brodhead, Wis.....	June 24, 1875	50,000	45,000	44,485	515
Auburn City National Bank, Auburn, N. Y.....	June 26, 1875	200,000	141,300	138,930	2,370
First National Bank, Eldorado, Kans.....	June 30, 1875	50,000	45,000	44,528	472
First National Bank, Junction City, Kans.....	July 1, 1875	50,000	45,000	44,675	325
First National Bank, Chetopa, Kans.....	July 19, 1875	50,000	36,000	35,686	314
First National Bank, Golden, Colo.....	Aug. 25, 1875	50,000	27,000	26,818	182
National Bank of Jefferson, Wis.....	Aug. 26, 1875	60,000	54,000	53,007	993
Green Lane National Bank, Green Lane, Pa.....	Sept. 9, 1875	100,000	90,000	89,657	343
State National Bank, Topeka, Kans.....	Sept. 15, 1875	60,000	30,600	30,462	138
Farmers' National Bank, Marshalltown, Iowa.....	Sept. 18, 1875	50,000	27,000	26,830	170
Richland National Bank, Mansfield, Ohio.....	Sept. 25, 1875	150,000	130,300	127,934	2,366
Planters' National Bank, Louisville, Ky.....	Sept. 30, 1875	350,000	315,000	310,048	4,952
First National Bank, Gallatin, Tenn.....	Oct. 1, 1875	75,000	45,000	44,610	390

* No circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Charlestown, W. Va.	Oct. 2, 1875	\$100,000	\$90,000	\$89,132	\$868
People's National Bank, Winchester, Ill.	Oct. 4, 1875	75,000	67,500	66,863	637
First National Bank, New Lexington, Ohio.	Oct. 12, 1875	50,000	45,000	44,628	372
First National Bank, Ishpeming, Mich.	Oct. 20, 1875	50,000	45,000	44,468	532
Fayette County National Bank, Washington, Ohio.	Oct. 26, 1875	100,000	81,280	80,528	752
Merchants' National Bank, Fort Wayne, Ind.	Nov. 8, 1875	100,000	46,820	46,255	565
Kansas City National Bank, Kansas City, Mo.	Nov. 13, 1875	100,000	65,991	65,127	864
First National Bank, Schoolcraft, Mich.	Nov. 17, 1875	50,000	45,000	44,492	508
First National Bank, Curwensville, Pa.	Dec. 17, 1875	100,000	90,000	88,498	1,502
National Marine Bank, St. Paul, Minn.	Dec. 28, 1875	100,000	59,710	58,315	1,395
First National Bank, Rochester, Ind.	Jan. 11, 1876	50,000	45,000	43,029	1,971
First National Bank, Lodi, Ohio.	do	100,000	90,000	88,492	1,508
Iron National Bank, Portsmouth, Ohio.	Jan. 19, 1876	100,000	90,000	89,167	833
First National Bank, Ashland, Nebr.	Jan. 26, 1876	50,000	45,000	44,594	406
First National Bank, Paxton, Ill.	Jan. 28, 1876	50,000	45,000	44,398	602
First National Bank, Bloomfield, Iowa.	Feb. 5, 1876	55,000	49,500	48,480	1,020
Marietta National Bank, Marietta, Ohio.	Feb. 16, 1876	150,000	90,000	88,352	1,648
Salt Lake City National Bank, Salt Lake City, Utah.	Feb. 21, 1876	100,000	45,000	44,140	860
First National Bank, La Grange, Mo.	Feb. 24, 1876	50,000	45,000	44,446	554
First National Bank, Atlantic, Iowa.	Mar. 7, 1876	50,000	45,000	44,480	520
First National Bank, Spencer, Ind.	Mar. 11, 1876	70,000	63,000	62,520	480
National Currency Bank, New York, N. Y.	Mar. 23, 1876	100,000	45,000	43,966	1,040
Caverna National Bank, Caverna, Ky.	May 13, 1876	50,000	45,000	44,655	345
City National Bank, Pittsburg, Pa.	May 25, 1876	200,000	68,929	68,282	647
National State Bank, Des Moines, Iowa.	June 21, 1876	100,000	50,795	49,495	1,300
First National Bank, Trenton, Mo.	June 22, 1876	50,000	45,000	44,526	474
First National Bank, Bristol, Tenn.	July 10, 1876	50,000	45,000	44,667	333
First National Bank, Leon, Iowa.	July 11, 1876	60,000	45,000	44,110	890
Anderson County National Bank, Lawrenceburg, Ky.	July 29, 1876	100,000	45,000	44,730	270
First National Bank, Newport, Ind.	Aug. 7, 1876	60,000	45,000	44,418	582
First National Bank, De Pere, Wis.	Aug. 17, 1876	50,000	31,500	31,241	259
Second National Bank, Lawrence, Kans.	Aug. 23, 1876	100,000	67,500	66,760	740
Commercial National Bank, Versailles, Ky.	Aug. 26, 1876	170,000	153,000	150,977	2,023
State National Bank, Atlanta, Ga.	Aug. 31, 1876	200,000	73,725	72,355	1,370
Syracuse National Bank, Syracuse, N. Y.	Sept. 25, 1876	200,000	117,961	114,421	3,540
First National Bank, Northumberland, Pa.	Oct. 6, 1876	100,000	62,106	60,265	1,841
First National Bank, Lancaster, Mo.	Nov. 14, 1876	50,000	27,000	26,857	143
First National Bank, Council Grove, Kans.	Nov. 28, 1876	50,000	26,500	26,153	347
National Bank Commerce, Chicago, Ill.	Dec. 2, 1876	250,000	71,465	70,229	1,236
First National Bank, Palmyra, Mo.	Dec. 12, 1876	100,000	46,140	44,911	1,229
First National Bank, Newton, Iowa.	Dec. 16, 1876	50,000	45,000	43,836	1,164
National Southern Kentucky Bank, Bowling Green, Ky.	Dec. 23, 1876	50,000	27,000	26,742	258
First National Bank, Monroe, Iowa.	Jan. 1, 1877	60,000	35,700	35,327	373
First National Bank, New London, Conn.	Jan. 9, 1877	100,000	38,300	36,556	1,744
Winona Deposit National Bank, Winona, Minn.	Jan. 23, 1877	100,000	63,285	61,850	1,435
First National Bank, South Charleston, Ohio.	Feb. 24, 1877	100,000	90,000	88,035	1,965
Lake Ontario National Bank, Oswego, N. Y.	do	275,000	66,405	62,206	4,199
First National Bank, Sidney, Ohio.	Feb. 26, 1877	52,000	46,200	45,247	953
Chillicothe National Bank, Ohio.	Apr. 9, 1877	100,000	53,825	52,175	1,650
First National Bank, Manhattan, Kans.	Apr. 13, 1877	52,000	44,200	43,613	587
National Bank, Monticello, Ky.	Apr. 23, 1877	60,000	49,500	48,500	1,000
First National Bank, Rockville, Ind.	Apr. 25, 1877	200,000	173,090	169,860	3,230
Georgia National Bank, Atlanta, Ga.	May 31, 1877	100,000	45,000	43,659	1,341
First National Bank, Adrian, Mich.	June 11, 1877	100,000	43,500	42,866	634
First National Bank, Napoleon, Ohio.	June 30, 1877	50,000	45,000	44,108	892
First National Bank, Lancaster, Ohio.	Aug. 1, 1877	60,000	54,000	52,322	1,678
First National Bank, Minerva, Ohio.	Aug. 24, 1877	50,000	45,000	44,362	638
Kinney National Bank, Portsmouth, Ohio.	Aug. 28, 1877	100,000	90,000	88,890	1,110
First National Bank, Green Bay, Wis.	Oct. 19, 1877	50,000	45,000	43,899	1,101
National Exchange Bank, Wakefield, R.I.	Oct. 27, 1877	70,000	34,650	33,701	949
First National Bank, Union City, Ind.	Nov. 10, 1877	50,000	45,000	44,035	965
First National Bank, Negaunee, Mich.	Nov. 13, 1877	50,000	45,000	44,225	775
Tenth National Bank, New York, N. Y.	Nov. 23, 1877	500,000	441,000	421,760	19,240
First National Bank, Paola, Kans.	Dec. 1, 1877	50,000	44,350	44,047	303
National Exchange Bank, Troy, N. Y.	Dec. 6, 1877	100,000	90,000	87,757	2,243
Second National Bank, Lafayette, Ind.	Dec. 20, 1877	200,000	52,167	48,699	3,468

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NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.--Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
State National Bank, Minneapolis, Minn.	Dec. 31, 1877	\$100,000	\$82,500	\$80,154	\$2,346
Second National Bank, St. Louis, Mo.	Jan. 8, 1878	200,000	53,055	48,834	4,221
First National Bank, Sullivan, Ind.	do	50,000	45,000	44,425	575
Rockland County National Bank, Nyack, N. Y.	Jan. 10, 1878	100,000	89,000	87,206	1,794
First National Bank, Wyandotte, Kans.	Jan. 19, 1878	50,000	45,000	44,235	765
First National Bank, Boone, Iowa	Jan. 22, 1878	50,000	32,400	31,795	605
First National Bank, Pleasant Hill, Mo.	Feb. 7, 1878	50,000	45,000	44,158	842
National Bank of Gloversville, N. Y.	Feb. 28, 1878	100,000	64,750	63,726	1,024
First National Bank, Independence, Mo.	Mar. 1, 1878	50,000	27,000	25,641	1,359
National State Bank, Lima, Ind.	Mar. 2, 1878	100,000	33,471	32,202	1,269
First National Bank, Tell City, Ind.	Mar. 4, 1878	50,000	44,500	44,000	500
First National Bank, Pomeroy, Ohio	Mar. 5, 1878	200,000	75,713	71,911	3,802
Eleventh Ward National Bank, Boston, Mass.	Mar. 14, 1878	200,000	89,400	88,205	1,195
First National Bank, Prophetstown, Ill.	Mar. 19, 1878	50,000	45,000	43,780	1,220
First National Bank, Jackson, Mich.	Mar. 26, 1878	100,000	88,400	86,355	2,045
First National Bank, Eau Claire, Wis.	Mar. 30, 1878	60,000	38,461	37,702	759
First National Bank, Washington, Ohio.	Apr. 5, 1878	200,000	69,750	67,010	2,740
First National Bank, Middleport, Ohio.	Apr. 20, 1878	80,000	31,500	31,095	405
First National Bank, Streator, Ill.	Apr. 24, 1878	50,000	40,500	40,065	435
First National Bank, Muir, Mich.	Apr. 25, 1878	50,000	44,200	43,624	576
Kane County National Bank, St. Charles, Ill.	May 31, 1878	50,000	26,300	25,858	442
First National Bank, Carthage, Mo.	June 1, 1878	50,000	44,500	43,830	670
Security National Bank, Worcester, Mass.	June 5, 1878	100,000	49,000	48,320	680
First National Bank, Lake City, Colo.	June 15, 1878	50,000	29,300	29,109	191
People's National Bank, Norfolk, Va.	July 31, 1878	100,000	85,705	83,930	1,775
Topeka National Bank, Topeka, Kans.	Aug. 7, 1878	100,000	89,300	87,217	2,083
First National Bank, St. Joseph, Mo.	Aug. 13, 1878	100,000	67,110	64,620	2,490
First National Bank, Winchester, Ind.	Aug. 24, 1878	60,000	52,700	50,998	1,702
Muscatine National Bank, Muscatine, Iowa	Sept. 2, 1878	100,000	44,200	42,136	2,064
Traders' National Bank, Chicago, Ill.	Sept. 4, 1878	200,000	43,700	40,532	3,168
Union National Bank, Rahway, N. J.	Sept. 10, 1878	100,000	89,200	86,690	2,510
First National Bank, Sparta, Wis.	Sept. 14, 1878	50,000	45,000	43,908	1,092
Herkimer County National Bank, Little Falls, N. Y.	Oct. 11, 1878	200,000	178,300	173,328	4,972
Farmers' National Bank, Bangor, Me.	Nov. 22, 1878	100,000	89,100	87,362	1,738
Pacific National Bank, Council Bluffs, Iowa	Nov. 30, 1878	100,000	45,000	43,730	1,270
First National Bank, Anamosa, Iowa	Dec. 14, 1878	50,000	44,500	43,342	1,158
Smithfield National Bank, Pittsburg, Pa.	Dec. 16, 1878	200,000	78,750	76,600	2,150
First National Bank, Buchanan, Mich.	Dec. 21, 1878	50,000	27,000	26,608	392
First National Bank, Prairie City, Ill.	Dec. 24, 1878	50,000	27,000	25,860	1,140
Corn Exchange National Bank, Chicago, Ill.	Jan. 4, 1879	500,000	59,160	53,580	5,580
Franklin National Bank, Columbus, Ohio.	do	100,000	93,070	89,853	3,217
Traders' National Bank, Bangor, Me.	Jan. 14, 1879	100,000	76,400	73,632	2,768
First National Bank, Gonic, N. H.	do	60,000	45,597	43,948	1,649
First National Bank, Salem, N. C.	do	150,000	128,200	124,630	3,570
First National Bank, Granville, Ohio.	do	50,000	34,365	33,129	1,236
Commercial National Bank, Petersburg, Va.	do	120,000	99,800	96,388	3,412
First National Gold Bank, Stockton, Cal.	do	300,000	238,600	225,001	13,599
First National Bank, Sheboygan, Wis.	do	50,000	45,000	44,251	749
First National Bank, Boscobel, Wis.	Jan. 21, 1879	50,000	43,900	42,896	1,004
National Marine Bank, Oswego, N. Y.	Jan. 25, 1879	120,000	44,300	41,948	2,352
Central National Bank, Hightstown, N. J.	Feb. 15, 1879	100,000	32,400	31,868	532
Brookville National Bank, Brookville, Ind.	Feb. 18, 1879	100,000	89,000	85,965	3,035
Farmers' National Bank, Centerville, Iowa	Feb. 27, 1879	50,000	41,500	40,898	602
First National Bank, Clarinda, Iowa	Mar. 1, 1879	50,000	45,000	44,244	756
Waterville National Bank, Waterville, Me.	Mar. 3, 1879	125,000	110,300	106,823	3,477
First National Bank, Tremont, Pa.	Mar. 4, 1879	75,000	64,600	61,841	2,759
First National Bank, Atlanta, Ill.	Apr. 15, 1879	50,000	26,500	25,920	580
Union National Bank, Aurora, Ill.	Apr. 22, 1879	125,000	82,000	79,305	2,695
National Bank of Menasha, Wis.	Apr. 26, 1879	50,000	44,500	43,565	935
National Exchange Bank, Jefferson City, Mo.	May 8, 1879	50,000	45,000	43,900	1,100
First National Bank, Hannibal, Mo.	May 15, 1879	100,000	88,200	84,364	3,836
Merchants' National Bank, Winona, Minn.	June 16, 1879	100,000	35,000	34,346	654
Farmers' National Bank, Keithsburg, Ill.	July 3, 1879	50,000	27,000	26,310	690
First National Bank, Franklin, Ky.	July 5, 1879	100,000	54,000	52,465	1,535
National Bank of Salem, Salem, Ind.	July 8, 1879	50,000	44,400	43,803	597

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of banks.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Fourth National Bank, Memphis, Tenn.	July 19, 1879	\$125,000	\$45,000	\$43,300	\$1,700
Bedford National Bank, Bedford, Ind.	July 21, 1879	100,000	87,200	85,594	1,606
First National Bank, Afton, Iowa	Aug. 15, 1879	50,000	26,500	25,554	946
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	50,000	45,000	43,970	1,030
First National Bank, Batavia, Ill.	Aug. 30, 1879	50,000	44,300	42,420	1,880
National Gold Bank and Trust Company, San Francisco, Cal.	Sept. 1, 1879	750,000	40,000	29,590	10,410
Gainesville National Bank, Gainesville, Ala.	Nov. 25, 1879	100,000	90,000	87,095	2,905
First National Bank, Hackensack, N. J.	Dec. 6, 1879	100,000	90,000	87,840	2,160
National Bank of Delevan, Delevan, Wis.	Jan. 7, 1880	50,000	27,000	25,920	1,080
Mechanics' National Bank, Nashville, Tenn.	Jan. 13, 1880	100,000	90,000	85,400	4,600
Manchester National Bank, Manchester, Ohio.	do	50,000	48,303	46,698	1,605
First National Bank, Meyersdale, Pa.	Mar. 5, 1880	50,000	30,600	30,150	450
First National Bank, Mifflinburg, Pa.	Mar. 8, 1880	100,000	90,000	86,485	3,515
National Bank of Michigan, Marshall, Mich.	May 14, 1880	120,000	100,800	97,263	3,537
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	30,232	1,268
Ascutney National Bank, Windsor, Vt.	Oct. 19, 1880	100,000	90,000	87,126	2,874
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	54,000	52,768	1,232
First National Bank, Baraboo, Wis.	Nov. 27, 1880	50,000	27,000	26,403	597
Bundy National Bank, Newcastle, Ind.	Dec. 6, 1880	50,000	45,000	44,539	461
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,416	584
Ocean County National Bank, Tom's River, N. J.	do	100,000	119,405	114,110	5,295
Hungerford National Bank, Adams, N. Y.	Jan. 27, 1881	50,000	45,000	42,121	2,879
Merchants' National Bank, Minneapolis, Minn.	Jan. 31, 1881	150,000	98,268	96,367	1,901
Farmers' National Bank, Mechanicsburg, Ohio	Feb. 18, 1881	100,000	30,140	29,145	995
First National Bank, Green Spring, Ohio.	do	50,000	45,000	44,024	976
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,393	607
First National Bank, Coshocton, Ohio	do	50,000	53,058	51,770	1,288
Manufacturers' National Bank, Three Rivers, Mich.	Feb. 25, 1881	50,000	45,000	43,989	1,011
First National Bank, Lansing, Iowa.	do	50,000	45,000	43,502	1,498
First National Bank, Watertown, N. Y.	May 26, 1881	100,000	75,510	71,345	4,165
First National Bank, Americus, Ga.	June 17, 1881	60,000	45,000	43,980	1,020
First National Bank, St. Joseph, Mich.	June 30, 1881	50,000	26,500	25,665	835
First National Bank, Logan, Ohio.	July 8, 1881	50,000	45,000	43,615	1,385
First National Bank, Rochelle, Ill.	Aug. 9, 1881	50,000	45,000	44,054	946
First National Bank, Shakopee, Minn.	Aug. 10, 1881	50,000	45,000	43,695	1,305
National State Bank, Oskaloosa, Iowa.	Aug. 13, 1881	50,000	81,665	78,895	2,770
First National Bank, Hobart, N. Y.	Aug. 27, 1881	100,000	90,000	86,816	3,184
Attica National Bank, Attica, N. Y.	Aug. 30, 1881	50,000	45,000	44,280	720
National Bank of Brighton, Boston, Mass.	Oct. 4, 1881	300,000	270,000	260,890	9,110
Clement National Bank, Rutland, Vt.*	Aug. 1, 1881	100,000			
First National Bank, Lisbon, Iowa.	Nov. 1, 1881	50,000	45,000	44,130	870
First National Bank, Warsaw, Ind.	Dec. 1, 1881	50,000	48,500	46,945	1,555
Brighton National Bank, Brighton, Iowa.	Dec. 15, 1881	50,000	45,000	43,904	1,096
Merchants' National Bank, Denver, Colo.	Dec. 24, 1881	120,000	72,000	70,490	1,510
Merchants' National Bank, Holly, Mich.	Dec. 31, 1881	50,000	45,000	43,872	1,128
First National Bank, Alliance, Ohio	Jan. 3, 1882	50,000	45,000	43,699	1,301
National Union Bank, New London, Conn.	Jan. 10, 1882	300,000	112,818	107,750	5,068
National Bank of Royalton, Vt.	do	100,000	90,000	86,953	3,047
First National Bank, Whitehall, N. Y.	Jan. 18, 1882	50,000	45,000	42,419	2,581
National Bank of Pulaski, Tenn.	Jan. 23, 1882	70,000	43,700	41,899	1,801
First National Bank, Alton, Ill.	Mar. 30, 1882	100,000	90,000	86,234	3,766
Havana National Bank, Havana, N. Y.	Apr. 15, 1882	50,000	45,000	43,369	1,631
First National Bank, Brownsville, Pa.	May 2, 1882	75,000	67,500	64,070	3,430
Second National Bank, Franklin, Ind.	June 20, 1882	100,000	81,060	75,800	5,260
Merchants' National Bank, Georgetown, Colo.	June 22, 1882	50,000	45,000	44,203	797
Commercial National Bank, Toledo, Ohio.	July 6, 1882	100,000	90,000	87,910	2,090
Harmony National Bank, Harmony, Pa.	July 7, 1882	50,000	45,000	43,660	1,340
First National Bank, Liberty, Ind.	July 22, 1882	60,000	54,000	52,346	1,654
Manufacturers' National Bank, Amsterdam, N. Y.	Aug. 1, 1882	80,000	72,000	70,160	1,840
First National Bank, Bay City, Mich.	Nov. 8, 1882	400,000	156,100	150,836	5,264
First National Bank, Ripley, Ohio	Nov. 10, 1882	100,000	69,201	63,934	5,267
National Bank of State of New York, New York, N. Y.	Dec. 6, 1882	800,000	379,004	382,387	14,617
First National Bank, Wellington, Ohio.	Dec. 12, 1882	100,000	90,000	87,047	2,953
Second National Bank, Jefferson, Ohio.	Dec. 26, 1882	100,000	90,000	86,774	3,226

* New bank with same title; no circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Painesville, Ohio ..	Dec. 30, 1882	\$200,000	\$162,800	\$154,376	\$8,424
Saint Nicholas National Bank, New York, N. Y. ....	.....do	500,000	450,000	424,530	25,470
Fifth National Bank, Chicago, Ill. ....	.....do	500,000	29,700	22,599	7,101
First National Bank, Dowagiac, Mich.	Jan. 3, 1883	50,000	45,000	43,368	1,632
First National Bank, Greenville, Ill.	Jan. 9, 1883	150,000	59,400	56,164	3,236
Merchants' National Bank, East Saginaw, Mich. ....	.....do	200,000	101,100	95,299	5,801
Logan County National Bank, Russellville, Ky. ....	.....do	50,000	40,050	38,980	1,070
National Bank of Vandalia, Ill.	Jan. 11, 1883	100,000	90,000	85,930	4,070
Traders' National Bank, Charlotte, N. C.	Jan. 16, 1883	50,000	38,800	37,500	1,300
First National Bank, Norfolk, Nebr.	Feb. 3, 1883	45,000	11,240	11,040	200
First National Bank, Midland City, Mich.*	Feb. 5, 1883	30,000	.....	.....	.....
Citizens' National Bank, New Ulm, Minn.	Mar. 1, 1883	50,000	27,000	26,160	840
National Bank of Owen, Owenton, Ky.	Mar. 5, 1883	56,000	48,900	46,960	1,940
Merchants' National Bank, Nashville, Tenn.	June 30, 1883	300,000	141,200	134,810	6,390
Indiana National Bank, Bedford, Ind.	Aug. 25, 1883	35,000	11,250	11,250	.....
Stockton National Bank, Stockton, Cal.	Oct. 1, 1883	100,000	90,000	87,610	2,390
Wall Street National Bank, New York, N. Y.	Oct. 15, 1883	500,000	102,800	92,822	9,978
Commercial National Bank, Reading, Pa.	Oct. 23, 1883	150,000	135,000	129,790	5,210
Corn Exchange National Bank, Chicago, Ill.*	Nov. 10, 1883	700,000	.....	.....	.....
Farmers' National Bank, Sullivan, Ind.	Dec. 24, 1883	50,000	45,000	42,770	2,230
City National Bank, La Salle, Ill.	Jan. 8, 1884	100,000	22,500	21,260	1,240
Hunt County National Bank, Greenville, Tex.	Jan. 22, 1884	68,250	17,300	16,180	1,120
Waldoboro National Bank, Waldoboro, Me.	Jan. 31, 1884	50,000	44,000	41,124	2,876
Third National Bank, Nashville, Tenn.	Feb. 20, 1884	300,000	167,600	160,140	7,460
Madison County National Bank, Anderson, Ind.	Mar. 25, 1884	50,000	45,000	43,720	1,280
First National Bank, Phoenix, Ariz.	Apr. 7, 1884	50,000	11,240	11,060	180
Cobossee National Bank, Gardiner, Me.	Apr. 18, 1884	150,000	90,000	84,566	5,434
Mechanics' and Traders' National Bank, New York, N. Y.	Apr. 24, 1884	200,000	85,400	77,810	7,590
Princeton National Bank, Princeton, N. J.	May 17, 1884	100,000	72,500	69,805	2,695
Kearsarge National Bank, Warner, N. H.	June 30, 1884	50,000	23,586	22,465	1,121
Second National Bank, Lansing, Mich.	July 31, 1884	50,000	40,000	36,894	3,106
First National Bank, Ellensburg, Wash.	Aug. 9, 1884	50,000	13,500	13,050	450
German National Bank, Millerstown, Pa.	Aug. 12, 1884	50,000	45,000	41,185	3,815
Exchange National Bank, Cincinnati, Ohio.	Aug. 27, 1884	500,000	78,000	73,720	4,280
First National Bank, Rushville, Ill.	Sept. 30, 1884	75,000	66,500	61,369	5,131
Mechanics' National Bank, Peoria, Ill.	Oct. 4, 1884	100,000	72,000	66,423	5,577
First National Bank, Freeport, Pa.	Oct. 10, 1884	50,000	44,200	41,100	3,100
Genesee County National Bank, Batavia, N. Y.	Oct. 11, 1884	50,000	45,000	43,510	1,490
Valley National Bank, Red Oak, Iowa.	Oct. 20, 1884	50,000	22,150	20,660	1,490
Merchants' National Bank, Bismarck, N. Dak.	Oct. 28, 1884	73,000	22,500	22,040	460
Manufacturers' National Bank, Minneapolis, Minn.	Nov. 1, 1884	300,000	45,000	42,690	2,310
Farmers and Merchants' National Bank, Uhrichsville, Ohio.	Nov. 10, 1884	50,000	34,600	32,800	1,800
Metropolitan National Bank, New York, N. Y.	Nov. 18, 1884	3,000,000	1,447,000	1,313,037	133,963
First National Bank, Grand Forks, N. Dak.	Dec. 2, 1884	50,000	19,250	18,800	450
Iron National Bank, Gunnison, Colo.	Dec. 8, 1884	50,000	11,250	10,860	390
Freehold National Banking Company, Freehold, N. J.	Dec. 10, 1884	50,000	93,000	86,425	6,575
Albia National Bank, Albia, Iowa.	Dec. 16, 1884	50,000	11,240	10,970	279
First National Bank, Carlinville, Ill. ....	.....do	50,000	22,450	20,847	1,603
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100,000	90,000	83,556	6,444
First National Bank, Kokomo, Ind.	Jan. 1, 1885	250,000	45,000	42,500	2,500
First National Bank, Sabetha, Kans.	Jan. 2, 1885	50,000	10,740	10,545	195
First National Bank, Wyoming, Ill.	Jan. 13, 1885	50,000	11,200	10,510	690
First National Bank, Tarentum, Pa. ....	.....do	50,000	42,500	39,310	3,190
First National Bank, Walnut, Ill.	Jan. 21, 1885	60,000	36,000	33,880	2,120
Farmers' National Bank, Franklin, Tenn.	Jan. 24, 1885	50,000	10,740	10,430	310
Citizens' National Bank, Sabetha, Kans.	Jan. 27, 1885	50,000	11,240	10,940	300

* No circulation issued.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Tucson, Ariz.....	Jan. 31, 1885	\$100,000	\$28,100	\$27,440	\$660
Ripon National Bank, Ripon, Wis.....	Feb. 7, 1885	50,000	16,200	15,775	425
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50,000	27,350	25,970	1,380
First National Bank, Prescott, Ariz.....	Apr. 9, 1885	50,000	11,250	10,040	1,210
National Union Bank, Swanton, Vt.....	Apr. 28, 1885	50,000	43,800	40,160	3,640
German National Bank, Memphis, Tenn.	May 6, 1885	175,300	120,100	104,820	15,280
Merchants and Farmers' National Bank, Shakopee, Minn.....	May 12, 1885	50,000	10,240	9,940	300
First National Bank, Superior, Wis.....	May 16, 1885	60,000	18,900	18,430	470
Shetucket National Bank, Norwich, Conn	May 18, 1885	100,000	72,000	66,672	5,328
Cumberland National Bank, Cumberland, R. I.....	June 5, 1885	125,000	106,200	98,758	7,442
First National Bank, Columbia, Tenn....	July 14, 1885	100,000	66,800	61,199	5,601
Union National Bank, New York, N. Y....	July 21, 1885	1,200,000	25,100	15,202	9,898
First National Bank, Centerville, Ind....	Oct. 3, 1885	50,000	27,350	24,750	2,600
Manufacturers' National Bank, Appleton, Wis.....	Oct. 10, 1885	50,000	45,000	42,374	2,626
First National Bank, Plankinton, S. Dak.	Oct. 21, 1885	50,000	11,250	10,370	880
Valley National Bank, St. Louis, Mo.....	Dec. 4, 1885	250,000	44,960	39,920	5,040
First National Bank, Belton, Tex.....	Jan. 6, 1886	50,000	23,490	21,700	1,790
First National Bank, Granville, Ohio.....	Feb. 15, 1886	50,000	26,500	25,264	1,236
Concordia National Bank, Concordia, Kans.....	Mar. 12, 1886	50,000	11,240	10,830	410
Citizens' National Bank, Beloit, Wis.....	Mar. 22, 1886	50,000	11,240	10,250	990
First National Bank, Dayton, Wash.....	Mar. 24, 1886	50,000	13,490	12,840	650
First National Bank, Macomb, Ill.....	Apr. 14, 1886	100,000	89,520	79,761	9,759
First National Bank, Jesup, Iowa.....	Apr. 20, 1886	50,000	25,760	24,790	970
Dallas National Bank, Dallas, Tex.....	May 8, 1886	150,000	33,750	30,990	2,760
First National Bank, Lewistown, Ill.....	May 12, 1886	50,000	45,000	39,710	5,290
First National Bank, Cedar Rapids, Iowa	May 28, 1886	100,000	35,490	31,645	3,845
First National Bank, Socorro, N. Mex....	July 31, 1886	50,000	15,500	14,150	1,350
Custer County National Bank, Broken Bow, Nebr.....	Aug. 9, 1886	50,000	11,240	11,240	-----
Roanoke National Bank, Roanoke, Va.....	Sept. 16, 1886	50,000	11,250	10,090	1,160
First National Bank, Brownville, Nebr....	do	50,000	39,680	35,049	4,631
First National Bank, Leslie, Mich.....	Sept. 25, 1886	50,000	13,410	11,820	1,590
Mount Vernon National Bank, Mount Vernon, Ill.....	Oct. 11, 1886	51,100	45,000	41,357	3,643
National Bank, Piedmont, W. Va.....	Oct. 14, 1886	50,000	45,000	39,480	5,520
First National Bank, St. Clair, Mich.....	Oct. 20, 1886	50,000	39,310	36,464	2,846
First National Bank, Milford, Mich.....	Oct. 21, 1886	50,000	45,000	39,380	5,620
National Bank of Kingwood, W. Va.....	do	125,000	96,140	82,050	14,090
Merchants' National Bank, Lima, Ohio....	Oct. 22, 1886	50,000	45,000	39,620	5,380
Hubbard National Bank, Hubbard, Ohio..	Oct. 23, 1886	50,000	45,000	42,032	2,968
Commercial National Bank, Marshalltown, Ohio.....	Oct. 25, 1886	100,000	22,500	20,250	2,250
First National Bank, Indianapolis, Ind....	Nov. 11, 1886	500,000	162,325	143,945	18,380
First National Bank, Concord, Mich.....	Nov. 27, 1886	50,000	11,250	10,850	400
Jamestown National Bank, Jamestown, N. Dak.....	Nov. 29, 1886	50,000	11,250	9,980	1,270
First National Bank, Berea, Ohio.....	Dec. 1, 1886	50,000	45,000	41,828	3,172
First National Bank, Allerton, Iowa.....	Dec. 6, 1886	50,000	11,250	10,020	1,230
Second National Bank, Hillsdale, Mich....	Dec. 18, 1886	50,000	13,892	10,691	3,201
Topton National Bank, Topton, Pa.....	Dec. 28, 1886	50,000	18,000	15,910	2,090
First National Bank, Warsaw, Ill.....	Dec. 31, 1886	50,000	38,250	31,735	6,515
First National Bank, Hamburg, Iowa.....	do	50,000	13,500	11,745	1,755
Darlington National Bank, Darlington, S. C.....	Feb. 10, 1887	100,000	22,500	21,060	1,440
Union National Bank, Cincinnati, Ohio....	Feb. 14, 1887	500,000	237,230	207,577	29,653
Roberts' National Bank, Titusville, Pa....	Feb. 28, 1887	100,000	75,610	68,310	7,300
National Bank of Rahway, N. J.....	Mar. 9, 1887	100,000	42,500	35,302	7,198
Olney National Bank, Olney, Ill.....	Mar. 11, 1887	60,000	27,000	25,090	1,910
Metropolitan National Bank, Leavenworth, Kans.....	Mar. 15, 1887	100,000	22,500	20,060	2,440
Ontario County National Bank, Canandaigua, N. Y.....	Mar. 23, 1887	50,000	11,250	10,570	780
Winsted National Bank, Winsted, Conn....	Apr. 12, 1887	50,000	11,250	9,645	1,605
Council Bluffs National Bank, Council Bluffs, Iowa.....	May 5, 1887	100,000	22,500	20,660	1,840
First National Bank, Homer, Ill.....	May 22, 1887	50,000	11,250	10,785	465
First National Bank, Beloit, Wis.....	June 30, 1887	50,000	11,250	10,030	1,220
Mystic National Bank, Mystic, Conn.....	July 7, 1887	52,450	47,205	43,422	3,783
Exchange National Bank, Louisiana, Mo..	July 12, 1887	50,000	11,250	10,605	645
Exchange National Bank, Downs, Kans....	Aug. 1, 1887	50,000	11,250	10,585	665
First National Bank, Tecumseh, Nebr.....	Nov. 3, 1887	50,000	11,700	10,880	820
Third National Bank, St. Paul, Minn.....	Nov. 4, 1887	500,000	45,000	40,000	5,000
First National Bank, Marshall, Mo.....	Dec. 6, 1887	100,000	22,500	21,020	1,480
First National Bank, Greene, Iowa.....	Dec. 15, 1887	50,000	10,750	9,170	1,580

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Fulton National Bank, New York, N. Y.*	Dec. 20, 1887	\$300,000			
Fayetteville National Bank, Fayetteville, N. C.	Dec. 31, 1887	200,000	\$39,580	\$34,506	\$5,074
National Bank, Somerset, Ky.	.....do	50,000	45,000	35,405	9,595
First National Bank, Richburg, N. Y.	Jan. 10, 1888	50,000	25,905	23,880	2,025
Seituate National Bank, Seituate, R. I.	Jan. 11, 1888	56,000	35,018	30,481	4,537
National Bank, Franklin, Ind.	Jan. 31, 1888	50,000	11,250	10,095	1,155
First National Bank, Hampton, Iowa.	Feb. 1, 1888	50,000	11,250	9,940	1,310
First National Bank, Greensburg, Kans.	Feb. 10, 1888	50,000	11,240	10,325	915
First National Bank, Central City, Nebr.	Feb. 11, 1888	50,000	10,710	9,910	800
Duluth National Bank, Duluth, Minn.	Feb. 20, 1888	300,000	45,000	38,140	6,860
Bismarck National Bank, Bismarck, N. Dak.	Mar. 1, 1888	50,000	11,250	10,200	1,050
First National Bank, Ashton, S. Dak.	Mar. 6, 1888	50,000	11,250	9,590	1,660
Citizens' National Bank, Sioux Falls, S. Dak.	Apr. 24, 1888	50,000	11,250	10,430	820
First National Bank, Stanton, Mich.	Apr. 30, 1888	50,000	11,250	9,950	1,300
First National Bank, Fairmont, Nebr.	May 1, 1888	50,000	11,250	10,520	730
First National Bank, Greenleaf, Kans.	May 9, 1888	50,000	11,250	10,540	710
National Bank Genesee, Batavia, N. Y.	May 21, 1888	75,000	44,434	36,014	8,420
Strong City National Bank, Strong City, Kans.	May 26, 1888	50,000	11,250	10,190	1,060
Citizens' National Bank, Saginaw, Mich.	June 1, 1888	100,000	45,000	37,670	7,330
Saugerties National Bank, Saugerties, N. Y.	June 16, 1888	125,000	93,316	77,905	15,411
Hyde National Bank, Titusville, Pa.	June 21, 1888	300,000	74,730	56,840	17,890
State National Bank, Omaha, Nebr.	July 18, 1888	100,000	22,500	18,450	4,050
Cincinnati National Bank, Cincinnati, Ohio.	Aug. 1, 1888	280,000	52,510	40,990	11,520
First National Bank, Worthington, Minn.	Sept. 5, 1888	75,000	16,875	15,220	1,655
South Framingham National Bank, South Framingham Mass.	Sept. 8, 1888	100,000	21,720	17,050	4,670
First National Bank, Alameda, Cal.	Sept. 4, 1888	100,000	27,000	21,510	5,490
First National Bank, Grass Valley, Cal.	Sept. 18, 1888	50,000	11,250	8,940	2,310
Merchants' National Bank of West Virginia, Morgantown, W. Va.	Oct. 4, 1888	110,000	80,830	63,340	17,490
First National Bank, Cawker City, Kans.	Oct. 9, 1888	50,000	11,250	9,140	2,110
San Diego National Bank, San Diego, Cal.	Nov. 7, 1888	100,000	22,500	18,300	4,200
National Exchange Bank, Auburn, N. Y.	Nov. 16, 1888	200,000	97,520	76,870	20,650
National Bank of Dayton, Wash.	Nov. 21, 1888	50,000	11,250	8,730	2,520
First National Bank, Colby, Kans.	.....do	50,000	11,250	10,190	1,060
First National Bank, Russell Springs, Kans.	.....do	50,000	10,690	9,090	1,600
First National Bank, Columbia, S. Dak.	Nov. 26, 1888	50,000	11,250	9,975	1,275
Citizens' National Bank, Kingman, Kans.	Dec. 24, 1888	50,000	11,250	8,540	2,710
Bowery National Bank, New York, N. Y.	Jan. 2, 1889	250,000	217,710	171,110	46,600
Second National Bank, Iona, Mich.	Jan. 8, 1889	50,000	21,870	16,284	5,586
First National Bank, Johnstown, N. Y.	Jan. 16, 1889	100,000	86,590	72,533	14,057
First National Bank, Canandaigua, N. Y.	Jan. 26, 1889	75,000	17,100	11,030	6,070
Pendleton National Bank, Pendleton, Oregon.	Feb. 4, 1889	50,000	11,250	9,230	2,020
Iowa City National Bank, Iowa City, Iowa.	Feb. 7, 1889	200,000	45,000	34,450	10,550
Fleming County National Bank, Flemingsburg, Ky.	Feb. 9, 1889	50,000	26,622	19,999	6,623
Merchants' National Bank, El Dorado, Kans.	Feb. 26, 1889	100,000	22,500	19,040	3,460
Merchants' National Bank, Des Moines, Iowa.	Mar. 1, 1889	100,000	22,500	17,355	5,145
Norwich National Bank, Norwich, Conn.	Mar. 15, 1889	220,000	77,150	53,660	23,490
First National Bank, Franklin, Nebr.	Mar. 27, 1889	60,000	13,000	11,444	1,556
Farmers and Mechanics' National Bank, Buffalo, N. Y.	Apr. 3, 1889	200,000	26,100	19,294	6,806
First National Bank, Du Bois City, Pa.	Apr. 8, 1889	50,000	11,250	8,970	2,280
First National Bank, Cimarron, Kans.	Apr. 27, 1889	50,000	10,170	8,965	1,205
Traders' National Bank, San Antonio, Tex.	Apr. 29, 1889	100,000	22,500	16,390	6,110
Merchants' National Bank, Duluth, Minn.	May 20, 1889	200,000	45,000	37,770	7,230
Wright County National Bank, Clarion, Iowa.	June 19, 1889	50,000	11,250	7,990	3,260
National Bank, Lawrence, Kans.	June 29, 1889	100,000	49,809	33,610	16,199

* No circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank, Le Roy, N. Y.	June 29, 1889	\$100,000	\$22,500	\$17,360	\$5,140
Halstead National Bank, Halstead, Kans. ....	.....do	50,000	11,250	9,630	1,620
Farmers' National Bank, Mt. Sterling, Ky.	July 1, 1889	250,000	195,680	130,640	65,040
First National Bank, Keyport, N. J. ....	.....do	50,000	11,250	9,740	1,510
National Bank, Huntsville, Ala.	July 3, 1889	50,000	44,900	26,052	18,848
German National Bank, Newton, Kans.	July 19, 1889	60,000	13,500	9,530	3,970
First National Bank, Clay Center, Nebr.	Aug. 8, 1889	50,000	11,250	9,420	1,830
Vernon National Bank, Vernon, Tex.*	Aug. 17, 1889	60,000	.....	.....	.....
Butler National Bank, Butler, Mo.	Aug. 23, 1889	66,000	14,850	10,585	4,265
Second National Bank, Lebanon, Tenn.	Sept. 18, 1889	50,000	11,250	7,120	4,130
National Bank, Kinderhook, N. Y.	Oct. 1, 1889	125,000	78,220	61,461	16,759
First National Bank, Woodstock, Ill.	Oct. 31, 1889	50,000	27,000	19,900	7,100
Farmers and Merchants' National Bank, Valley City, N. Dak.	Dec. 1, 1889	65,000	14,630	10,510	4,120
Union National Bank, La Crosse, Wis.	Dec. 9, 1889	100,000	22,500	16,510	5,990
Harper County National Bank, Anthony, Kans.	Dec. 20, 1889	50,000	11,250	7,570	3,680
Lumberman's National Bank, Williamsport, Pa.	Dec. 31, 1889	100,000	32,580	21,250	11,330
First National Bank, South Haven, Mich. ....	.....do	50,000	11,250	7,471	3,779
Durango National Bank, Durango, Colo.	Jan. 6, 1890	50,000	11,250	11,250	.....
First National Bank, Fox Lake, Wis.	Jan. 14, 1890	50,000	48,605	32,844	15,761
First National Bank, Ogallala, Nebr. ....	.....do	50,000	11,250	7,770	3,480
First National Bank, Stockton, Kans.	Jan. 15, 1890	50,000	11,250	8,430	2,820
First National Bank, Rulo, Nebr.	Jan. 20, 1890	50,000	30,360	18,770	11,590
First National Bank, Eagle Grove, Iowa. ....	.....do	50,000	11,250	8,600	2,650
Toledo National Bank, Toledo, Ohio	Jan. 21, 1890	100,000	35,920	20,625	15,295
National Exchange Bank, Kansas City, Mo.	Jan. 28, 1890	200,000	45,000	27,120	17,880
National Bank, New Castle, Ky.	Feb. 4, 1890	60,000	17,670	11,210	6,460
Plymouth National Bank, Plymouth, Mich.	Feb. 25, 1890	50,000	11,250	8,345	2,905
First National Bank, Lockport, N. Y.	Feb. 28, 1890	100,000	28,573	16,600	11,973
Merchants' National Bank, Amsterdam, N. Y.	Mar. 15, 1890	100,000	32,680	26,000	6,680
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	22,921	14,566
Bowie National Bank, Bowie, Tex.*	Mar. 27, 1890	50,000	.....	.....	.....
First National Bank, Union Springs, N. Y.	Mar. 31, 1890	50,000	15,805	9,481	6,324
Ferris National Bank, Swanton, Vt.	Apr. 18, 1890	50,000	11,240	11,240	.....
First National Bank, Rock Island, Ill.	Apr. 19, 1890	100,000	24,654	14,602	10,052
First National Bank, Ketchum, Idaho	Apr. 28, 1890	50,000	11,250	8,230	3,020
Winchester National Bank, Winchester, Ky.	Apr. 29, 1890	200,000	45,000	28,600	16,400
First National Bank, Harper, Kans.	Apr. 30, 1890	50,000	11,250	6,938	4,320
First National Bank, Loup City, Nebr.	June 21, 1890	50,000	11,250	7,590	3,660
American National Bank, Waco, Tex.	June 24, 1890	250,000	45,000	29,400	15,600
Hamilton County National Bank, Webster City, Iowa.	June 30, 1890	50,000	11,250	7,190	4,060
Planters' National Bank, Henderson, Ky. ....	.....do	150,000	33,750	18,690	15,060
Wakefield National Bank, Wakefield, R. I.	July 1, 1890	100,000	59,249	38,166	21,083
Jewell County National Bank, Mankato, Kans.	July 2, 1890	50,000	11,250	8,020	3,230
Citizens' National Bank, Flint, Mich.	Aug. 5, 1890	125,000	32,641	18,283	14,358
N. Village Bank, Bowdoinham, Me.	Aug. 28, 1890	50,000	35,748	21,140	14,608
La Fayette National Bank, La Fayette, Ind.	Aug. 29, 1890	300,000	64,033	32,711	31,322
Lincoln National Bank, Stanford, Ky.	Sept. 8, 1890	200,000	45,000	25,500	19,500
Canastota National Bank, Canastota, N. Y.	Sept. 25, 1890	55,000	55,927	37,173	18,754
First National Bank, Whitehall, Mich.	Sept. 20, 1890	50,000	11,250	5,580	5,670
Meade County National Bank, Meade Center, Kans.	Oct. 6, 1890	50,000	11,250	6,110	5,140
Farmers' National Bank, South Charleston, Ohio.	Oct. 15, 1890	50,000	11,710	7,490	4,220
First National Bank, Columbus, Ohio. ....	.....do	300,000	220,465	129,205	91,260
Commercial National Bank, St. Paul, Minn.	Oct. 27, 1890	500,000	45,000	25,770	19,230
German American National Bank, Kansas City, Mo.	Dec. 5, 1890	250,000	45,000	23,380	21,620
First National Bank, Hill City, Kans.	Dec. 20, 1890	50,000	10,750	6,470	4,280
First National Bank, Frankfort, Kans.	Jan. 8, 1891	100,000	22,500	12,570	9,930
Second National Bank, Owosso, Mich.	Jan. 13, 1891	60,000	13,500	8,060	5,440
West Side National Bank, Wichita, Kans. ....	.....do	100,000	22,500	11,830	10,670
Anthony National Bank, Anthony, Kans. ....	.....do	50,000	10,750	4,900	5,850
Commercial National Bank, Rochester, N. Y.	Jan. 27, 1891	200,000	41,820	22,260	19,560

* No circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Mercantile National Bank, Louisiana, Mo.....	Jan. 27, 1891	\$50,000	\$11,250	\$5,260	\$5,990
National Bank, El Dorado, Kans.....	Feb. 9, 1891	50,000	10,745	6,015	4,730
First National Bank, Suffolk, Va.....	Feb. 12, 1891	50,000	11,250	5,890	5,360
Citizens' National Bank, Medicine Lodge, Kans.....	Feb. 19, 1891	50,000	11,250	6,028	5,222
Rome National Bank, Rome, Ga.....	Feb. 23, 1891	100,000	22,500	12,250	10,250
Windsor National Bank, Windsor, Vt.....	Feb. 24, 1891	50,000	22,500	12,040	10,460
Beadle County National Bank, Huron, S. Dak.....	Feb. 26, 1891	50,000	22,500	9,720	12,780
American National Bank, Sioux City, Iowa.....	Mar. 12, 1891	150,000	33,750	18,130	15,620
United States National Bank, Atchison, Kans.....	Mar. 24, 1891	250,000	45,000	21,190	23,810
First National Bank, Ashland, Kans.....	Apr. 15, 1891	50,000	11,250	5,890	5,360
Washington National Bank, New York, N. Y.....	Apr. 13, 1891	300,000	45,000	24,500	20,500
First National Bank, Burr Oak, Kans.....	May 15, 1891	50,000	11,250	5,540	5,710
Glenwood National Bank, Glenwood Springs, Colo.....	May 23, 1891	100,000	22,500	10,440	12,060
First National Bank, Cardiff, Tenn.....	May 25, 1891	50,000	11,250	4,330	6,920
East Saginaw National Bank, East Saginaw, Mich.....	June 23, 1891	150,000	33,750	12,850	20,900
Twin City National Bank, New Brighton, Minn.....	.....do.....	50,000	11,250	3,470	7,780
Merchants' National Bank, Binghamton, N. Y.....	June 25, 1891	100,000	61,638	24,445	37,193
First National Bank, Merced, Cal.....	June 30, 1891	200,000	43,400	19,300	24,100
National Bank of Union County, Morganfield, Ky.....	.....do.....	100,000	88,090	35,650	52,440
Citizens' National Bank, Belton, Texas.....	July 1, 1891	50,000	10,750	3,700	7,050
Citizens' National Bank, Gatesville, Texas.....	.....do.....	50,000	11,250	4,080	7,170
Ord National Bank, Ord, Nebr.....	Aug. 22, 1891	50,000	11,250	3,980	7,270
First National Bank, Indianola, Nebr.....	Aug. 31, 1891	50,000	11,250	4,215	7,035
National Bank, Anderson, S. C.....	Sept. 1, 1891	50,000	14,050	5,090	8,960
First National Bank, Flushing, Mich.....	Sept. 21, 1891	50,000	11,250	4,110	7,140
First National Bank, Francetown, N. H.....	Oct. 10, 1891	100,000	61,135	23,470	37,665
Columbus National Bank, New York, N. Y.....	Oct. 15, 1891	200,000	45,000	26,850	18,150
Citizens' National Bank, Colorado, Tex.....	Nov. 3, 1891	60,000	13,500	10,030	3,470
First National Bank, La Grange, Ga.....	Dec. 1, 1891	50,000	11,700	5,660	6,040
Produce National Bank, Philadelphia, Pa.....	Dec. 8, 1891	300,000	45,000	16,240	28,760
Merchants' National Bank, Kansas City, Mo.....	Dec. 22, 1891	1,000,000	45,000	10,010	34,990
First National Bank, Manitowoc, Wis.....	Dec. 26, 1891	50,000	14,816	3,010	11,806
First National Bank, Fairfield, Tex.....	Dec. 28, 1891	50,000	11,250	3,200	8,050
Commonwealth National Bank, Philadelphia, Pa.....	Dec. 31, 1891	208,000	65,480	19,620	45,860
Merchants' National Bank, Fort Dodge, Iowa.....	.....do.....	100,000	22,500	5,010	17,490
Giles National Bank, Pulaski, Tenn.....	Jan. 12, 1892	100,000	22,500	4,662	17,838
First National Bank, Quanah, Tex.....	.....do.....	50,000	11,250	2,550	8,700
Northwestern National Bank, Aberdeen, S. Dak.....	Jan. 15, 1892	100,000	22,500	6,030	16,470
Castleton National Bank, Castleton, Vt.....	Jan. 22, 1892	50,000	14,630	3,000	11,630
First National Bank, Chamberlain, S. Dak.....	Feb. 6, 1892	50,000	11,250	3,170	8,080
Sedan National Bank, Sedan, Kans.....	Feb. 9, 1892	50,000	11,250	2,470	8,780
Bronson National Bank, Painted Post, N. Y.....	Feb. 29, 1892	50,000	22,500	5,660	16,840
First National Bank, Ainsworth, Nebr.....	Mar. 3, 1892	50,000	11,250	2,160	9,090
First National Bank, Leoti, Kans.....	Mar. 4, 1892	50,000	10,250	3,680	6,570
First National Bank, Blaine, Wash.....	Mar. 9, 1892	50,000	11,250	5,050	6,200
Erath County National Bank, Stephenville, Tex.....	Mar. 15, 1892	50,000	11,250	2,350	8,900
American National Bank, Birmingham, Ala.....	Mar. 22, 1892	250,000	45,000	14,530	30,470
First National Bank, Wilber, Nebr.....	.....do.....	50,000	13,000	2,060	10,940
First National Bank, Greenville, Mich.....	Mar. 28, 1892	50,000	11,250	2,775	8,475
National Exchange Bank, Columbus, Ohio.....	Apr. 1, 1892	100,000	50,670	9,960	40,710
Citizens' National Bank, Roanoke, Va.....	Apr. 4, 1892	100,000	21,700	3,920	17,780
Inter-State National Bank, New York, N. Y.....	Apr. 15, 1892	200,000	45,000	9,980	35,020
First National Bank, Platte City, Mo.....	Apr. 25, 1892	50,000	11,250	1,550	9,700
First National Bank, Jetmore, Kans.....	Apr. 30, 1892	50,000	11,250	1,780	9,470

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Tampa National Bank, Tampa, Fla	May 2, 1892	\$50,000	\$11,250	\$1,800	\$9,450
Birmingham National Bank, Birmingham, Ala	do	250,000	45,000	13,600	31,400
First National Bank, Stafford, Kans.....	June 15, 1892	50,000	11,250	1,320	9,930
National Bank of Commerce, Hutchinson, Kans	do	100,000	22,500	2,800	19,700
First National Bank, Grafton, Mass.....	June 21, 1892	100,000	25,102	2,641	22,461
First National Bank, Dorchester, Nebr..	July 5, 1892	50,000	11,250	1,060	10,190
First National Bank, Salina, Kans.....	do	150,000	33,750	2,090	31,660
Lincoln National Bank, Lincoln, Nebr...	July 12, 1892	100,000	22,500	2,320	20,180
First National Bank, Aurora, Mo.....	July 22, 1892	50,000	11,250	.....	11,250
Farmers' and Traders' National Bank, Oskaloosa, Iowa	July 30, 1892	100,000	22,500	1,650	20,850
First National Bank, San Luis Obispo, Cal	Aug. 27, 1892	150,000	33,750	1,350	32,400
First National Bank, De Smet, S. Dak ...	Sept. 14, 1892	50,000	11,250	450	10,800
Merchants' National Bank, Chattanooga, Tenn	Sept. 24, 1892	250,000	45,000	1,170	43,830
National Bank of the Republic, Tacoma, Wash	Oct. 1, 1892	200,000	45,000	.....	45,000
Total.....	.....	80,978,010	42,909,599	39,630,838	3,278,761

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING, SUCCEEDED BY ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, OCTOBER 31, 1892.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, Kittanning, Pa.	July 2, 1882	\$200,030	\$199,500	\$190,440	\$9,060
National Bank of Beaver County, New Brighton, Pa.	Nov. 12, 1884	200,000	97,300	89,346	7,954
National Bank, Beaver Dam, Wis.	Dec. 24, 1884	50,000	41,100	38,799	2,301
Merchants' National Bank, Cleveland, Ohio.	Dec. 27, 1884	800,000	228,100	202,759	25,341
Union National Bank, Chicago, Ill.	Dec. 29, 1884	1,000,000	62,800	47,965	14,835
First National Bank, Le Roy, N. Y.	Jan. 2, 1885	150,000	135,000	125,421	9,579
Evansville National Bank, Evansville, Ind.	Jan. 3, 1885	800,000	543,050	482,429	60,621
National Albany Exchange Bank, Albany, N. Y.	Jan. 10, 1885	300,000	243,900	227,050	16,850
National Bank, Galena, Ill.	Jan. 11, 1885	100,000	55,900	50,543	5,357
National State Bank, Lafayette, Ind.	Jan. 16, 1885	300,000	117,000	100,538	16,462
First National Bank, Knoxville, Ill.	do	60,000	43,600	40,744	2,856
Farmers' National Bank, Ripley, Ohio.	Jan. 17, 1885	100,000	87,400	79,201	8,199
City National Bank, Grand Rapids, Mich.	Jan. 21, 1885	300,000	45,000	40,383	4,617
Lee County National Bank, Dixon, Ill.	do	100,000	41,500	37,908	3,592
Fort Wayne National Bank, Fort Wayne, Ind.	Jan. 25, 1885	350,000	257,300	236,580	20,720
National Exchange Bank, Tiffin, Ohio.	Mar. 1, 1885	125,000	50,500	43,689	6,811
National Bank, Malone, N. Y.	Mar. 9, 1885	200,000	65,900	58,168	7,732
Jefferson National Bank, Steubenville, Ohio.	Mar. 21, 1885	150,000	132,600	121,652	10,948
First National Bank, Battle Creek, Mich.	Mar. 28, 1885	100,000	89,200	77,470	11,730
Central National Bank, Danville, Ky.	do	200,000	180,000	162,974	17,026
Knox County National Bank, Mount Vernon, Ohio.	Apr. 1, 1885	75,000	53,200	47,670	5,530
First National Bank, Houghton, Mich.	Apr. 18, 1885	100,000	45,000	39,227	5,773
National Bank, Fort Edward, N. Y.	Apr. 22, 1885	100,000	88,900	80,796	8,104
National Bank, Salem, N. Y.	May 4, 1885	100,000	86,100	79,938	6,162
National Exchange Bank, Seneca Falls, N. Y.	May 6, 1885	100,000	88,400	82,974	5,426
Trumbull National Bank, Warren, Ohio.	July 5, 1885	150,000	132,400	119,490	12,910
Attleboro National Bank, North Attleboro, Mass.	July 17, 1885	100,000	84,300	78,302	5,998
American National Bank, Detroit, Mich.	July 24, 1885	400,000	251,500	231,625	19,875
First National Bank, Paris, Ill.	Aug. 12, 1885	125,000	111,500	99,802	11,698
First National Bank, St. Johns, Mich.	Aug. 14, 1885	50,000	21,000	18,490	2,510
Second National Bank, Pontiac, Mich.	Sept. 1, 1885	100,000	43,000	39,033	3,967
Raleigh National Bank, Raleigh, N. C.	Sept. 5, 1885	400,000	123,900	106,287	17,613
First National Bank, Danville, Ky.	Sept. 22, 1885	150,000	130,500	115,976	14,524
Ohio National Bank, Cleveland, Ohio.	Jan. 1, 1889	400,000	57,763	42,245	15,518
National Bank, Lebanon, Ky.	Apr. 7, 1889	100,000	45,000	35,326	9,674
Monmouth National Bank, Monmouth, Ill.	Aug. 18, 1890	100,000	21,800	10,420	11,380
Muskegon National Bank, Muskegon, Mich.	Aug. 27, 1890	100,000	21,720	12,985	8,735
First National Bank, Richmond, Ky.	Oct. 3, 1890	250,000	66,979	35,409	31,570
First National Bank, Port Huron, Mich.	Oct. 15, 1890	135,000	57,480	32,146	25,334
Union National Bank, Oshkosh, Wis.	Jan. 23, 1891	200,000	45,000	42,960	2,040
First National Bank, Grand Haven, Mich.	June 5, 1891	200,000	45,000	19,883	25,117
First National Bank, Plymouth, Mich.	Nov. 14, 1891	50,000	45,000	12,173	32,827
National Bank of Wooster, Ohio.	Nov. 29, 1891	53,900	48,510	12,016	36,494
Defiance National Bank, Defiance, Ohio.	Dec. 7, 1891	100,000	22,500	6,239	16,261
First National Bank, New London, Ohio.	Mar. 23, 1892	50,000	11,250	2,918	8,332
Citizens' National Bank, Mankato, Minn.	Apr. 27, 1892	70,000	15,750	2,483	13,267
Third National Bank, Sandusky, Ohio.	Sept. 19, 1892	200,000	45,000	1,050	43,950
Third National Bank, Urbana, Ohio.	Oct. 15, 1892	100,000	22,500	-----	22,500
Total.		9,643,900	4,547,602	3,861,922	685,680

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, FOR THE PURPOSE OF ORGANIZING NEW ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1892.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Rondout, N. Y.....	Oct. 30, 1880	\$300,000	\$270,000	\$258,741	\$11,259
First National Bank, Huntington, Ind..	Jan. 31, 1881	100,000	90,000	86,980	3,020
First National Bank, Indianapolis, Ind..	July 5, 1881	300,000	279,248	261,157	18,091
First National Bank, Valparaiso, Ind....	Apr. 24, 1882	50,000	45,000	43,244	1,756
First National Bank, Stillwater, Minn....	Apr. 29, 1882	130,000	83,456	80,855	2,601
First National Bank, Chicago, Ill.....	do	1,000,000	90,000	81,993	8,007
First National Bank, Woodstock, Ill.....	Apr. 30, 1882	50,000	45,000	43,310	1,690
Second National Bank, Cincinnati, Ohio.	Apr. 28, 1882	200,000	180,000	171,315	8,685
Second National Bank, New York, N. Y..	do	300,000	376,890	363,435	13,455
First National Bank, Portsmouth, N. H..	Apr. 29, 1882	300,000	286,000	274,196	11,804
First National Bank, Richmond, Ind.....	May 5, 1882	200,000	87,400	81,248	6,152
Second National Bank, Cleveland, Ohio..	May 6, 1882	1,000,000	510,800	486,265	24,535
First National Bank, New Haven, Conn..	do	500,000	355,310	343,935	11,375
First National Bank, Akron, Ohio.....	May 2, 1882	100,000	114,822	108,052	6,770
First National Bank, Worcester, Mass....	May 4, 1882	300,000	252,000	243,558	8,442
First National Bank, Barre, Mass.....	May 9, 1882	150,000	135,000	129,286	5,714
First National Bank, Davenport, Iowa....	do	100,000	45,000	41,810	3,190
First National Bank, Kendallville, Ind....	May 12, 1882	150,000	90,000	86,420	3,580
First National Bank, Cleveland, Ohio....	May 13, 1882	300,000	266,462	252,452	14,010
First National Bank, Youngstown, Ohio....	May 15, 1882	500,000	441,529	428,376	13,153
First National Bank, Evansville, Ind.....	do	500,000	442,870	422,840	20,030
First National Bank, Salem, Ohio.....	do	50,000	110,540	105,920	4,620
First National Bank, Scranton, Pa.....	May 18, 1882	200,000	45,000	40,560	4,440
First National Bank, Centerville, Ind....	do	50,000	64,525	61,319	3,206
First National Bank, Fort Wayne, Ind....	May 22, 1882	300,000	45,000	39,706	5,294
First National Bank, Strasburg, Pa.....	do	100,000	79,200	76,037	3,163
First National Bank, Marietta, Pa.....	May 27, 1882	100,000	99,000	94,570	4,430
First National Bank, Lafayette, Ind.....	May 31, 1882	150,000	175,060	164,986	10,074
First National Bank, McConnellsville, Ohio	do	50,000	84,640	80,563	4,077
First National Bank, Milwaukee, Wis....	do	200,000	229,170	219,872	9,298
Second National Bank, Akron, Ohio.....	May 31, 1882	100,000	102,706	98,307	4,399
First National Bank, Ann Arbor, Mich....	June 1, 1882	100,000	85,078	80,794	4,284
First National Bank, Geneva, Ohio.....	do	100,000	90,000	85,350	4,650
First National Bank, Oberlin, Ohio.....	do	50,000	58,382	54,699	3,683
First National Bank, Philadelphia, Pa....	June 10, 1882	1,000,000	799,800	753,400	46,400
First National Bank, Troy, Ohio.....	do	200,000	180,000	172,723	7,277
Third National Bank, Cincinnati, Ohio....	June 14, 1882	800,000	609,500	582,000	27,500
First National Bank, Cambridge City, Ind..	June 15, 1882	50,000	45,000	42,059	2,941
First National Bank, Lyons, Iowa.....	do	100,000	90,000	85,138	4,862
First National Bank, Detroit, Mich.....	June 17, 1882	500,000	336,345	326,218	10,127
First National Bank, Wilkesbarre, Pa.....	June 20, 1882	375,000	337,500	322,235	15,265
First National Bank, Iowa City, Iowa....	June 24, 1882	100,000	88,400	85,465	2,935
First National Bank, Nashua, N. H.....	do	100,000	90,000	85,240	4,760
First National Bank, Johnstown, Pa.....	do	60,000	54,000	51,645	2,355
First National Bank, Pittsburg, Pa.....	June 29, 1882	750,000	594,000	572,435	21,565
First National Bank, Terre Haute, Ind....	do	200,000	141,575	133,508	8,067
First National Bank, Hollidaysburg, Pa....	June 30, 1882	50,000	45,000	43,435	1,565
First National Bank, Bath, Me.....	do	200,000	180,000	171,822	8,178
First National Bank, Janesville, Wis.....	do	125,000	121,050	116,310	4,740
First National Bank, Michigan City, Ind..	do	100,000	45,000	43,922	1,078
First National Bank, Monmouth, Ill.....	July 3, 1882	75,000	45,000	43,314	1,686
First National Bank, Marion, Iowa.....	July 11, 1882	50,000	45,000	43,025	1,975
First National Bank, Marlboro, Mass.....	Aug. 3, 1882	200,000	180,000	173,086	6,914
National Bank of Stanford, Ky.....	Oct. 3, 1882	150,000	135,000	130,196	4,804
First National Bank, Sandusky, Ohio.....	Oct. 6, 1882	150,000	90,000	84,985	5,015
First National Bank, Sandy Hill, N. Y....	Dec. 31, 1882	50,000	45,000	42,648	2,352
First National Bank, Lawrenceburg, Ind....	Feb. 24, 1883	100,000	90,000	86,170	3,830
First National Bank, Cambridge, Ohio....	do	100,000	80,800	77,178	3,622
First National Bank, Oshkosh, Wis.....	do	100,000	47,800	45,760	2,040
First National Bank, Grand Rapids, Mich..	do	400,000	155,900	150,030	5,870
First National Bank, Delphos, Ohio.....	do	50,000	45,000	41,931	3,069
First National Bank, Freeport, Ill.....	do	100,000	53,500	51,058	2,442
First National Bank, Elyria, Ohio.....	do	100,000	90,000	85,874	4,126
First National Bank, Troy, N. Y.....	do	300,000	229,550	219,216	10,334
Second National Bank, Detroit, Mich....	do	1,000,000	363,700	342,650	21,050
Second National Bank, Peoria, Ill.....	do	100,000	90,000	82,738	7,262
National Fort Plain Bank, Fort Plain, N. Y.	do	200,000	174,300	166,701	7,599
Logansport National Bank, Logansport, Ind.	Dec. 1, 1883	100,000	16,850	15,080	1,770
National Bank of Birmingham, Ala.....	May 14, 1884	50,000	45,000	43,287	1,713
First National Bank, Westfield, N. Y.....	June 1, 1884	50,000	42,800	39,452	3,348
First National Bank, Independence, Iowa..	Oct. 31, 1884	100,000	90,000	84,780	5,220

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Sturgis, Mich.	Dec. 31, 1884	\$50,000	\$43,850	\$41,256	\$2,594
National Bank, Rutland, Vt.	Jan. 13, 1885	500,000	238,700	218,989	19,711
Kent National Bank, Chestertown, Md..	Feb. 12, 1885	50,000	18,200	16,500	1,700
National Fulton County Bank, Gloversville, N. Y.	Feb. 20, 1885	150,000	135,000	125,840	9,160
First National Bank, Centralia, Ill.	Feb. 25, 1885	80,000	70,600	64,890	5,710
National Exchange Bank, Albion, Mich.	Feb. 28, 1885	75,000	30,600	27,923	2,677
First National Bank, Paris, Mo.	Mar. 31, 1885	100,000	89,155	82,684	6,471
First National Bank, Yakima, Wash.	June 20, 1885	50,000	14,650	13,900	750
First National Bank, Flint, Mich.	June 30, 1885	200,000	122,500	111,200	11,300
Farmers' National Bank, Stanford, Ky..	Dec. 31, 1888	200,000	45,000	31,831	13,169
Adams National Bank, Adams, N. Y.	July 10, 1889	50,000	12,240	9,280	2,960
Poland National Bank, Poland, N. Y.	Jan. 14, 1890	50,000	13,500	9,910	3,590
Sandy River National Bank, Farmington, Me.	Nov. 1, 1890	75,000	58,260	30,402	27,858
Second National Bank, Aurora, Ill.	July 13, 1891	100,000	22,500	7,070	15,430
Indiana National Bank, Lafayette, Ind..	Nov. 30, 1891	100,000	90,000	20,573	69,427
Total.....	.....	18,145,000	12,672,213	11,941,143	731,070

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1892.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, Pontiac, Mich.	Dec. 31, 1881	\$50,000	\$88,890	\$84,958	\$3,932
First National Bank, Washington, Iowa.	Apr. 11, 1882	100,000	88,565	84,934	3,631
First National Bank, Fremont, Ohio.	May 22, 1882	100,000	90,000	85,630	4,370
Second National Bank, Dayton, Ohio.	May 26, 1882	300,000	262,941	250,361	12,580
First National Bank, Girard, Pa.	June 1, 1882	100,000	90,000	86,575	3,425
First National Bank, Xenia, Ohio.	Feb. 24, 1883	120,000	108,000	102,890	5,110
First National Bank, Peru, Ill.	do	100,000	45,000	41,549	3,451
First National Bank, Elmira, N. Y.	do	100,000	90,000	85,730	4,270
First National Bank, Chittenango, N. Y.	do	150,000	135,000	130,405	4,595
First National Bank, Eaton, Ohio.	July 4, 1884	50,000	44,200	40,695	3,605
First National Bank, Leominster, Mass.	July 5, 1884	300,000	244,400	232,780	11,620
First National Bank, Winona, Minn.	July 21, 1884	50,000	44,200	41,936	2,264
American National Bank, Hallowell, Me.	Sept. 10, 1884	75,000	67,500	63,435	4,065
First National Bank, Attica, Ind.	Oct. 28, 1884	50,000	50,400	47,528	2,872
Citizens' National Bank, Indianapolis, Ind.	Nov. 11, 1884	300,000	87,800	75,366	12,434
First National Bank, North East, Pa.	Dec. 23, 1884	50,000	24,550	22,420	2,130
First National Bank, Galva, Ill.	Jan. 2, 1885	50,000	36,000	32,986	3,014
First National Bank, Thorntown, Ind.	Jan. 13, 1885	50,000	43,740	39,670	4,070
Muncie National Bank, Muncie, Ind.	Jan. 28, 1885	200,000	161,000	149,390	11,610
Merchants' National Bank, Evansville, Ind.	Feb. 6, 1885	250,000	90,800	79,358	11,442
Saybrook National Bank, Essex, Conn.	Feb. 20, 1885	100,000	61,200	57,400	3,800
Union National Bank, Albany, N. Y.	Mar. 7, 1885	250,000	144,400	135,025	9,375
Battenkill National Bank, Manchester, Vt.	Mar. 21, 1885	75,000	57,700	53,221	4,479
First National Bank, Owosso, Mich.	Apr. 14, 1885	60,000	47,700	44,337	3,363
Coventry National Bank, Anthony, R. I.	Apr. 17, 1885	100,000	89,000	82,768	6,232
State National Bank, Keokuk, Iowa.	May 23, 1885	150,000	45,000	39,175	5,825
Tolland County National Bank, Tolland, Conn.	June 6, 1885	100,000	44,100	40,023	4,077
City National Bank, Hartford, Conn.	June 9, 1885	550,000	90,000	78,262	11,738
West River National Bank, Jamaica, Vt.	Aug. 17, 1885	60,000	54,000	50,340	3,660
National Bank of Lebanon, Tenn.	Aug. 30, 1886	50,000	24,550	21,280	3,270
Greene County National Bank, Springfield, Mo.	Feb. 8, 1888	100,000	22,500	17,345	5,155
Union Stock Yards National Bank, Chicago, Ill.	Feb. 29, 1888	500,000	45,000	36,363	8,637
First National Bank, Decatur, Mich.	Sept. 20, 1890	50,000	11,250	5,895	5,355
First National Bank, Mason, Mich.	Oct. 28, 1890	50,000	13,500	7,135	6,365
First National Bank, Holly, Mich.	Oct. 31, 1890	60,000	24,950	13,623	11,327
German National Bank, Evansville, Ind.	Dec. 24, 1890	250,000	98,030	65,870	32,160
Farmers and Merchants' National Bank, Vandalia, Ill.	Jan. 10, 1891	100,000	22,500	9,840	12,660
National Bank of Chester, S. C.	Mar. 2, 1891	100,000	33,250	17,150	16,100
First National Bank, Burlington, Wis.	Dec. 19, 1891	50,000	10,750	2,481	8,269
Lansing National Bank, Lansing, Mich.	Mar. 5, 1892	185,600	36,700	5,980	30,720
Ashtabula National Bank, Ashtabula, Ohio.	July 11, 1892	80,000	67,850	4,700	63,150
Second National Bank, New Mexico, Santa Fé, N. M.	July 17, 1892	150,000	33,750	2,492	31,258
Total.		5,721,600	2,970,766	2,569,301	401,465

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,
AT DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT,
REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTANDING

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
1	First National Bank, Attica, N. Y.	199	Jan. 14, 1864	\$50,000	.....	Law requiring dividend reports from banks went into effect March 3, 1869.	.....
2	Venango National Bank, Franklin, Pa.	1176	May 20, 1865	300,000	.....		.....
3	Merchants' National Bank, Washington, D. C.	627	Dec. 14, 1864	200,000	.....		.....
4	First National Bank, Medina, N. Y.	229	Feb. 3, 1864	50,000	.....		.....
5	Tennessee National Bank, Memphis, Tenn.	1225	June 5, 1865	100,000	.....		.....
6	First National Bank, Selma, Ala.	1537	Aug. 24, 1865	100,000	\$1,780		.....
7	First National Bank, New Orleans, La.	162	Dec. 18, 1863	500,000	.....		.....
8	National Unadilla Bank, Unadilla, N. Y.	1463	July 17, 1865	150,000	.....		.....
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	1223	June 5, 1865	300,000	.....		.....
10	Croton National Bank, New York, N. Y.	1556	Sept. 9, 1865	200,000	.....		.....
11	First National Bank, Bethel, Conn.	1141	May 15, 1865	60,000	2,236		.....
12	First National Bank, Keokuk, Iowa.	80	Sept. 9, 1863	50,000	.....		.....
13	National Bank of Vicksburg, Miss.	803	Feb. 14, 1865	50,000	.....		.....
14	First National Bank, Rockford, Ill.	429	May 20, 1864	50,000	.....		.....
15	First National Bank of Nevada, Austin, Nev.	1331	June 23, 1865	155,000	465	\$7,500	4.9
16	Ocean National Bank, New York, N. Y.	1232	June 6, 1865	1,000,000	.....	421,052	42.1
17	Union Square National Bank, New York, N. Y.	1691	Mar. 13, 1869	250,000	.....	.....	.....
18	Eighth National Bank, New York, N. Y.	384	Apr. 16, 1864	250,000	.....	140,000	56
19	Fourth National Bank, Philadelphia, Pa.	286	Feb. 26, 1864	100,000	.....	.....	.....
20	Waverly National Bank, Waverly, N. Y.	1192	May 29, 1865	106,100	9,424	24,403	23
21	First National Bank, Fort Smith, Ark.	1631	Feb. 6, 1866	50,000	.....	18,000	36
22	Scandinavian National Bank, Chicago, Ill.	1978	May 7, 1872	250,000	.....	.....	.....
23	Wallkill National Bank, Middletown, N. Y.	1473	July 21, 1865	175,000	.....	103,250	59
24	Crescent City National Bank, New Orleans, La.	1937	Feb. 15, 1872	500,000	.....	25,000	5
25	Atlantic National Bank, New York, N. Y.	1388	July 1, 1865	300,000	59,472	183,000	61
26	First National Bank, Washington, D. C.	26	July 16, 1863	500,000	.....	805,000	161
27	National Bank of the Commonwealth, New York, N. Y.	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Petersburg, Va.	1548	Sept. 1, 1865	140,000	.....	134,200	95.9
29	First National Bank, Petersburg, Va.	1378	July 1, 1865	120,000	.....	97,770	81.5
30	First National Bank, Mansfield, Ohio.	436	May 24, 1864	100,000	.....	102,666	102.6
31	New Orleans National Banking Association, New Orleans, La.	1825	May 27, 1871	600,000	.....	108,000	18
32	First National Bank, Carlisle, Pa.	21	June 29, 1863	50,000	.....	42,000	84
33	First National Bank, Anderson, Ind.	44	July 31, 1863	50,000	.....	31,150	62.3
34	First National Bank, Topeka, Kans.	1660	Aug. 23, 1866	50,000	.....	46,000	92
35	First National Bank, Norfolk, Va.	271	Feb. 23, 1864	100,000	.....	90,500	90.5
36	Gibson County National Bank, Princeton, Ind.	2066	Nov. 30, 1872	50,000	.....	6,000	12
37	First National Bank of Utah, Salt Lake City, Utah	1695	Nov. 15, 1869	100,000	.....	125,000	125
38	Cook County National Bank, Chicago, Ill.	1845	July 8, 1871	300,000	.....	53,333	17.8
39	First National Bank, Tiffin, Ohio.	900	Mar. 16, 1865	100,000	.....	108,279	108.2
40	Charlottesville National Bank, Charlottesville, Va.	1468	July 19, 1865	100,000	.....	149,245	149.2
41	Miners' National Bank, Georgetown, Colo.	2199	Oct. 30, 1874	150,000	.....	4,500	3
42	Fourth National Bank, Chicago, Ill.*	276	Feb. 24, 1864	100,000	.....	184,008	184
43	First National Bank, Bedford, Iowa.	2298	Sept. 18, 1875	50,000	.....	.....	.....

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ON OCTOBER 31, 1892.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	-----	Apr. 14, 1865	W	\$44,000	\$44,000	\$43,757	\$243	1
300,000	-----	May 1, 1866	U	85,000	85,000	84,784	216	2
200,000	-----	May 8, 1866	U	180,000	180,000	179,364	636	3
50,000	\$2,288	Mar. 13, 1867	T	40,000	40,000	39,756	244	4
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,728	272	5
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,591	409	6
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,866	1,134	7
120,000	-----	Aug. 20, 1867	W	100,000	100,000	99,800	200	8
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,837	1,063	9
200,000	-----	Oct. 1, 1867	G	180,000	180,000	179,671	329	10
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,135	165	11
100,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,654	346	12
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,433	67	13
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,718	282	14
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,702	998	15
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	792,867	7,133	16
200,000	-----	Dec. 15, 1871	U	50,000	50,000	49,742	258	17
250,000	40,000	....do	F	243,393	243,393	241,016	2,377	18
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,780	1,220	19
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,093	907	20
50,000	2,509	May 2, 1872	V	45,000	45,000	44,525	475	21
250,000	-----	Dec. 12, 1872	B	135,000	135,000	134,650	350	22
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,724	1,176	23
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	447,890	2,110	24
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,835	1,165	25
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	442,629	7,371	26
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	230,768	3,232	27
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	356,320	3,680	28
200,000	11,801	....do	R	179,200	179,200	176,910	2,290	29
100,000	16,000	Oct 18, 1873	P	90,000	90,000	88,887	1,113	30
600,000	14,161	Oct. 23, 1873	W	360,000	360,000	355,000	5,000	31
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,415	585	32
50,000	23,839	Nov. 23, 1873	V	45,000	45,000	44,180	820	33
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	88,883	1,117	34
100,000	3,000	June 3, 1874	G	95,000	95,000	93,570	1,430	35
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,480	320	36
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,123	1,068	37
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	283,143	1,957	38
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	43,962	1,038	39
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,355	2,230	40
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,610	390	41
200,000	-----	Feb. 1, 1876	V	85,700	85,700	82,856	2,864	42
30,000	-----	....do	N	27,000	27,000	26,730	270	43

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
44	First National Bank, Osceola, Iowa...	1776	Jan. 26, 1871	\$50,000	.....	\$23,500	46.1
45	First National Bank, Duluth, Minn....	1954	Apr. 6, 1872	50,000	.....	25,000	50
46	First National Bank, La Crosse, Wis....	1313	June 20, 1865	50,000	.....	31,500	63
47	City National Bank, Chicago, Ill.....	818	Feb. 18, 1865	250,000	.....	182,500	73
48	Watkins National Bank, Watkins, N. Y.	456	June 2, 1864	75,000	.....	85,450	113.9
49	First National Bank, Wichita, Kans....	1913	Jan. 2, 1872	50,000	.....	36,975	73.9
50	First National Bank, Greenfield, Ohio*	101	Oct. 7, 1863	50,000	.....	80,300	160.6
51	National Bank of Fishkill, N. Y.....	971	Apr. 1, 1865	200,000	\$36,205	143,000	71.5
52	First National Bank, Franklin, Ind....	50	Aug. 5, 1862	60,000	.....	222,319	370.5
53	Northumberland County National Bank, Shamokin, Pa.	689	Jan. 9, 1865	67,000	2,976	670,000	1000
54	First National Bank, Winchester, Ill..	1484	July 25, 1865	50,000	.....	71,750	143.5
55	National Exchange Bank, Minneapolis, Minn.	719	Jan. 16, 1865	50,000	.....	124,000	248
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	Oct. 30, 1866	3,410,300	.....	.....	.....
57	First National Bank, Delhi, Ind.....	1949	Mar. 25, 1872	100,000	.....	45,000	45
58	First National Bank, Georgetown, Colo.	1991	May 31, 1872	50,000	.....	.....	.....
59	Lock Haven National Bank, Lock Haven, Pa.	1273	June 14, 1865	120,000	15,000	153,600	128
60	Third National Bank, Chicago, Ill.....	236	Feb. 5, 1864	120,000	.....	1,035,000	862.5
61	Central National Bank, Chicago, Ill....	2047	Sept. 18, 1872	200,000	.....	38,000	19
62	First National Bank, Kansas City, Mo.	1612	Nov. 23, 1865	100,000	1,000	540,500	540.5
63	Commercial National Bank, Kansas City, Mo.	1995	June 3, 1872	100,000	7,214	25,000	25
64	First National Bank, Ashland, Pa.*....	403	Apr. 27, 1864	60,000	.....	187,131	311.9
65	First National Bank, Tarrytown, N. Y.*	364	Apr. 5, 1864	50,000	.....	132,250	264.5
66	First National Bank, Allentown, Pa.*..	161	Dec. 16, 1863	100,000	.....	.....	.....
67	First National Bank, Waynesburg, Pa.*	305	Mar. 5, 1864	100,000	222	86,692	86.7
68	Washington County National Bank, Greenwich, N. Y.....	1266	June 13, 1865	200,000	.....	205,940	102.9
69	First National Bank, Dallas, Tex.....	2157	July 16, 1874	100,000	.....	45,750	45.7
70	People's National Bank, Helena, Mont.	2105	May 13, 1873	100,000	.....	10,000	10
71	First National Bank, Bozeman, Mont..	2027	Aug. 14, 1872	50,000	.....	20,000	40
72	Merchants' National Bank, Fort Scott, Kans.*	1927	Jan. 20, 1872	50,000	.....	34,731	69.5
73	Farmers' National Bank, Platte City, Mo.....	2356	May 5, 1877	50,000	.....	4,000	8
74	First National Bank, Warrensburg, Mo.....	1856	July 31, 1871	50,000	.....	57,750	115.5
75	German American National Bank, Washington, D. C.....	2358	May 14, 1877	130,000	2,000	.....	.....
76	German National Bank, Chicago, Ill.*..	1734	Nov. 15, 1870	250,000	.....	.....	.....
77	Commercial National Bank, Saratoga Springs, N. Y.....	1227	June 6, 1865	100,000	11,872	113,000	113
78	Second National Bank, Scranton, Pa.*..	49	Aug. 5, 1863	100,000	.....	392,125	392.1
79	National Bank of Poultney, Vt.....	1200	May 31, 1865	100,000	.....	92,000	92
80	First National Bank, Monticello, Ind....	2208	Dec. 3, 1874	50,000	.....	7,400	14.8
81	First National Bank, Butler, Pa.....	309	Mar. 11, 1864	50,000	.....	139,000	278
82	First National Bank, Meadville, Pa.....	115	Oct. 27, 1863	70,000	.....	248,400	354.8
83	First National Bank, Newark, N. J.....	52	Aug. 7, 1863	125,000	.....	605,250	484.2
84	First National Bank, Brattleboro, Vt..	470	June 30, 1864	100,000	.....	387,000	387
85	Mechanics' National Bank, Newark, N. J.....	1251	June 9, 1865	500,000	251,802	1,198,000	239.6
86	First National Bank, Buffalo, N. Y.....	235	Feb. 5, 1864	100,000	.....	287,500	287.5
87	Pacific National Bank, Boston, Mass..	2373	Nov. 9, 1877	250,000	.....	75,000	30
88	First National Bank of Union Mills, Union City, Pa.....	110	Oct. 23, 1863	50,000	.....	91,955	183.9
89	Vermont National Bank, St. Albans, Vt.....	1583	Oct. 11, 1865	200,000	.....	186,000	93
90	First National Bank, Leadville, Colo..	2420	Mar. 19, 1879	60,000	.....	63,000	105
91	City National Bank, Lawrenceburg, Ind.*..	2889	Feb. 24, 1883	100,000	.....	3,000	3
92	First National Bank, St. Albans, Vt....	269	Feb. 20, 1864	100,000	.....	197,000	197
93	First National Bank, Monmouth, Ill....	2751	July 7, 1882	75,000	.....	15,000	20
94	Marine National Bank, New York, N. Y.	1215	June 3, 1865	400,000	.....	659,643	164.9
95	Hot Springs National Bank, Hot Springs, Ark.....	2887	Feb. 17, 1883	50,000	2,000	3,000	6
96	Richmond National Bank, Richmond, Ind.....	2090	Mar. 5, 1873	270,000	.....	274,000	101.5

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money de- posited.	Circulation.			
Capital.	Surplus.	Receiver ap- pointed.	Cause of failure.		Issued.	Redeemed.	Outstand- ing.	
\$50,000	\$10,000	Feb. 25, 1876	V	\$45,000	\$45,000	\$44,493	\$847	44
100,000	-----	Mar. 13, 1876	P	45,000	45,000	44,478	507	45
50,000	25,000	Apr. 11, 1876	P	45,000	45,000	44,153	522	46
250,000	130,000	May 17, 1876	V	137,209	137,209	133,810	3,399	47
75,000	3,000	July 12, 1876	G	67,500	67,500	65,864	1,636	48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,600	600	49
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,596	1,066	50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	174,129	3,071	51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	89,632	2,460	52
67,000	-----	Mar. 12, 1877	M	60,300	60,300	59,040	1,260	53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	44,105	895	54
100,000	20,000	May 24, 1877	M	90,000	90,000	88,055	1,945	55
2,500,000	248,775	June 23, 1877	O	1,693,660	1,693,660	1,673,647	20,013	56
50,000	20,000	July 20, 1877	W	45,000	45,000	44,080	920	57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,405	595	58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	69,583	1,617	59
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	578,377	19,463	60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	44,193	807	61
500,000	25,000	Feb. 11, 1878	X	44,940	44,940	42,140	2,800	62
100,000	6,392	....do	V	44,500	44,500	43,325	1,175	63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	72,304	3,250	64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	86,665	2,535	65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	75,180	3,461	66
100,000	-----	May 15, 1878	V	69,345	69,345	68,535	810	67
200,000	24,000	June 8, 1878	P	114,220	114,220	111,518	2,702	68
50,000	5,000	....do	V	29,800	29,800	29,195	605	69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	88,071	1,229	70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,665	735	71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,573	755	72
50,000	-----	Oct. 1, 1878	N	27,000	27,000	26,685	315	73
100,000	10,600	Nov. 1, 1878	X	45,000	45,000	43,951	1,049	74
130,000	2,000	....do	P	62,500	62,500	62,026	474	75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	38,510	4,285	76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	84,833	2,067	77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	87,313	4,152	78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	87,297	2,703	79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,422	578	80
50,000	10,600	July 23, 1879	E	71,165	71,165	67,760	3,405	81
100,000	20,000	June 9, 1880	R	89,500	89,500	85,821	3,679	82
300,000	62,584	June 14, 1880	F	326,643	326,643	314,130	12,513	83
300,000	57,000	June 19, 1880	N	90,000	90,000	84,203	5,797	84
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	427,996	21,904	85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	96,255	3,245	86
961,300	-----	May 22, 1882	S	450,000	450,000	444,002	5,998	87
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	41,285	1,715	88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	60,393	4,807	89
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	51,545	1,455	90
100,000	-----	Mar. 11, 1884	G	77,000	77,000	74,860	2,140	91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	84,898	5,082	92
75,000	15,000	....do	B	27,000	27,000	25,680	1,320	93
400,000	225,000	May 13, 1884	T	260,100	260,100	247,743	12,357	94
50,000	180	June 2, 1884	E	40,850	40,850	37,990	2,860	95
250,000	33,000	July 23, 1884	H	158,900	158,900	145,245	13,655	96

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
97	First National Bank, Livingston, Mont.	3006	July 16, 1883	\$50,000	.....	.....	.....
98	First National Bank, Albion, N. Y.	166	Dec. 22, 1863	50,000	.....	\$170,500	341
99	First National Bank, Jamestown, N. Dak.	2578	Oct. 25, 1881	50,000	.....	.....	.....
100	Logan National Bank, West Liberty, Ohio.	2942	May 7, 1883	50,000	.....	4,000	8
101	Middletown National Bank, Middletown, N. Y.	1276	June 14, 1865	200,000	\$23,128	356,000	178
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000	.....	38,500	77
103	Schoharie County National Bank, Schoharie, N. Y.	1510	Aug. 9, 1865	100,000	.....	.....	.....
104	Exchange National Bank, Norfolk, Va.	1137	May 13, 1865	100,000	.....	337,500	337.5
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000	.....	90,142	180.2
106	Lancaster National Bank, Clinton, Mass.	583	Nov. 22, 1864	200,000	32,894	285,000	142.5
107	First National Bank, Sioux Falls, S. Dak.	2465	Mar. 15, 1880	50,000	.....	10,000	20
108	First National Bank, Wahpeton, N. Dak.	2624	Feb. 2, 1882	50,000	.....	12,000	24
109	First National Bank, Angelica, N. Y.	564	Nov. 3, 1864	100,000	.....	186,000	186
110	City National Bank, Williamsport, Pa.	2139	Mar. 17, 1874	100,000	.....	38,500	38.5
111	Abington National Bank, Abington, Mass.*	1386	July 1, 1865	150,000	15,000	307,382	204.9
112	First National Bank, Blair, Nebr.	2724	June 7, 1882	50,000	.....	23,000	46
113	First National Bank, Pine Bluff, Ark.	2776	Sept. 18, 1882	50,000	.....	.....	.....
114	Palatka National Bank, Palatka, Fla.	3266	Nov. 20, 1884	50,000	.....	.....	.....
115	Fidelity National Bank, Cincinnati, Ohio.	3461	Feb. 27, 1886	1,000,000	.....	2,784	.3
116	Henrietta National Bank, Henrietta, Tex.	3022	Aug. 8, 1883	50,000	.....	12,250	24.5
117	National Bank of Sumter, S. C.	3082	Nov. 26, 1883	50,000	.....	13,500	27
118	First National Bank, Danesville, N. Y.	75	Sept. 4, 1863	50,000	.....	75,825	151.6
119	First National Bank, Corry, Pa.	605	Dec. 6, 1864	100,000	.....	168,500	168.5
120	Stafford National Bank, Stafford Springs, Conn.	686	Jan. 7, 1865	150,000	10,000	306,000	204
121	Fifth National Bank, St. Louis, Mo.	2535	Dec. 12, 1882	200,000	.....	75,000	37.5
122	Metropolitan National Bank, Cincinnati, Ohio.	2542	July 12, 1881	500,000	.....	215,000	43
123	First National Bank, Auburn, N. Y.	231	Feb. 4, 1864	100,000	.....	266,000	266
124	Commercial National Bank, Dubuque, Iowa.	1801	Mar. 11, 1871	100,000	.....	146,806	146.8
125	State National Bank, Raleigh, N. C.	1682	June 17, 1868	100,000	.....	.....	.....
126	Second National Bank, Xenia, Ohio.	277	Feb. 24, 1864	60,000	.....	278,000	463.3
127	Madison National Bank, Madison, S. Dak.	3597	Dec. 7, 1886	50,000	.....	5,000	10
128	Lowell National Bank, Lowell, Mich.	1280	June 14, 1865	50,000	.....	159,494	318.9
129	California National Bank, San Francisco, Cal.	3592	Oct. 20, 1886	200,000	.....	.....	.....
130	First National Bank, Anoka, Minn.	2800	Sept. 14, 1882	50,000	.....	18,000	36
131	National Bank of Shelbyville, Tenn.	2198	Oct. 29, 1874	50,000	.....	81,025	163.2
132	First National Bank, Sheffield, Ala.	3617	Jan. 14, 1887	100,000	.....	.....	.....
133	Third National Bank, Malone, N. Y.	3366	July 15, 1885	50,000	.....	2,000	4
134	First National Bank, Abilene, Kans.	2427	June 23, 1879	50,000	.....	75,350	150.6
135	Harper National Bank, Harper, Kans.	3431	Jan. 6, 1886	50,000	1,000	10,000	20
136	Gloucester City National Bank, Gloucester City, N. J.	3936	Oct. 26, 1888	50,000	.....	.....	.....
137	Park National Bank, Chicago, Ill.	3502	May 11, 1886	200,000	.....	24,000	12
138	State National Bank, Wellington, Kans.	3564	Oct. 1, 1886	50,000	.....	5,000	10
139	Kingman National Bank, Kingman, Kans.	3559	Sept. 16, 1886	75,000	.....	20,500	27.3
140	First National Bank, Alma, Kans.	3769	Aug. 3, 1887	50,000	.....	14,000	28
141	First National Bank, Belleville, Kans.	3386	Aug. 28, 1885	50,000	.....	17,500	35
142	First National Bank, Meade Center, Kans.	3695	May 5, 1887	50,000	.....	8,857	17.7
143	American National Bank, Arkansas City, Kans.	3992	Mar. 15, 1889	100,000	.....	28,000	28
144	City National Bank, Hastings, Nebr.	3009	Dec. 27, 1883	50,000	.....	44,547	89.1
145	People's National Bank, Fayetteville, N. C.	2003	June 27, 1872	75,000	.....	182,500	243.3

* Restored to solvency.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstand- ing.	
\$50,000	.....	Aug. 25, 1884	X	\$11,240	\$11,240	\$10,975	\$265	97
100,000	\$20,000	Aug. 26, 1884	B	90,000	90,000	84,226	5,774	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	18,207	443	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	22,400	1,000	100
200,000	40,000	Nov. 29, 1884	I	176,000	176,000	166,068	9,932	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	41,928	2,072	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	34,860	3,490	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	209,954	18,246	104
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	41,996	2,424	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	64,714	7,646	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	9,950	790	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	15,920	1,200	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	81,206	7,794	109
100,000	12,500	May 4, 1886	D	43,140	43,140	35,760	7,380	110
150,000	25,300	Aug. 2, 1886	L	25,425	25,425	25,425	.....	111
50,000	11,000	Sept. 8, 1886	U	26,180	26,180	24,955	1,225	112
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	25,070	1,210	113
50,000	.....	June 3, 1887	V	19,210	19,210	17,855	1,355	114
1,000,000	50,000	June 27, 1887	B	90,000	90,000	84,317	5,683	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	10,610	640	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	9,530	1,720	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	13,485	2,245	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	62,395	11,434	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	120,423	18,625	120
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	37,980	6,450	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	231,340	46,405	122
150,000	.....	Feb. 20, 1888	R	44,400	44,400	32,439	11,961	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	55,822	6,348	124
100,000	.....	Apr. 11, 1888	B	22,500	22,500	17,735	4,765	125
150,000	14,000	May 9, 1888	V	48,470	48,470	38,685	9,785	126
50,000	3,000	June 23, 1888	S	11,250	11,250	10,415	835	127
50,000	10,000	Sept. 19, 1888	W	24,870	24,870	20,590	4,280	128
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	36,910	8,090	129
50,000	4,300	Apr. 22, 1889	B	11,250	11,250	9,232	2,018	130
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	10,965	5,745	131
100,000	.....	Dec. 23, 1889	V	22,500	22,500	16,410	6,090	132
50,000	400	Dec. 30, 1889	W	10,750	10,750	8,100	2,650	133
100,000	17,600	Jan. 21, 1890	F	21,240	21,240	19,250	1,990	134
50,000	.....	Feb. 10, 1890	F	10,750	10,750	7,450	3,300	135
50,000	.....	June 12, 1890	F	11,250	11,250	8,610	2,640	136
200,000	21,000	July 14, 1890	F	45,000	45,000	28,800	16,200	137
50,000	3,915	Sept. 25, 1890	W	11,250	11,250	6,740	4,510	138
100,000	1,000	Oct. 2, 1890	X	22,500	22,500	14,685	7,815	139
75,000	1,603	Nov. 21, 1890	H	16,875	16,875	11,073	5,802	140
50,000	5,000	Dec. 12, 1890	G	11,250	11,250	7,505	3,745	141
50,000	4,000	Dec. 24, 1890	V	10,750	10,750	6,975	3,775	142
300,000	24,000	Dec. 26, 1890	G	45,000	45,000	20,930	24,070	143
100,000	.....	Jan. 14, 1891	J	22,500	22,500	10,710	11,790	144
125,000	32,000	Jan. 20, 1891	R	28,800	28,800	15,731	13,069	145

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Char- ter num- ber.	Date.	Capital.	Sur- plus.	Amount.	Per cent.
146	Spokane National Bank, Spokane Falls, Wash.	3838	Jan. 24, 1888	\$60,000	.....	.....	.....
147	First National Bank, Ellsworth, Kans.	3249	Sept. 11, 1884	50,000	.....	\$54,500	109
148	Second National Bank, McPherson, Kans.	3791	Sept. 16, 1887	50,000	.....	8,500	17
149	Pratt County National Bank, Pratt, Kans.	3787	Sept. 8, 1887	50,000	.....	.....	.....
150	Keystone National Bank, Philadelphia, Pa.	2291	July 30, 1875	200,000	.....	122,730	61.4
151	Spring Garden National Bank, Philadelphia, Pa.	3468	Mar. 13, 1886	500,000	.....	122,198	24.4
152	National City Bank, Marshall, Mich.	2023	July 29, 1872	100,000	.....	162,500	162.5
153	Red Cloud National Bank, Red Cloud, Nebr.	3181	May 10, 1884	50,000	.....	23,275	46.5
154	Asbury Park National Bank, Asbury Park, N. J.	3792	Sept. 17, 1887	100,000	.....	.....	.....
155	Ninth National Bank, Dallas, Tex.	4415	Sept. 12, 1890	300,000	.....	18,000	6
156	First National Bank, Red Cloud, Nebr.	2811	Nov. 8, 1882	50,000	.....	57,250	114.5
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	Sept. 28, 1888	60,000	.....	8,400	14
158	Florence National Bank, Florence, Ala.	4135	Oct. 3, 1889	50,000	.....	.....	.....
159	First National Bank, Palatka, Fla.	3223	July 15, 1884	50,000	.....	50,000	100.0
160	First National Bank, Kansas City, Kans.	3706	May 17, 1887	100,000	.....	25,000	25
161	Rio Grande National Bank, Laredo, Tex.	4146	Oct. 28, 1889	100,050	.....	.....	.....
162	First National Bank, Clearfield, Pa.	768	Jan. 30, 1865	100,000	.....	209,000	209
163	Farley National Bank, Montgomery, Ala.*	4180	Dec. 18, 1889	100,000	.....	.....	.....
164	First National Bank, Coldwater, Kans.	3703	May 9, 1887	52,000	.....	2,080	4
165	Maverick National Bank, Boston, Mass.	677	Dec. 31, 1864	400,000	\$61,390	984,000	241
166	Corry National Bank, Corry, Pa.	569	Nov. 12, 1864	100,000	.....	198,000	198
167	Cheyenne National Bank, Cheyenne, Wyo.	3416	Dec. 2, 1885	100,000	.....	26,000	26
168	California National Bank, San Diego, Cal.	3828	Dec. 29, 1887	150,000	.....	79,000	52.7
169	First National Bank, Wilmington, N. C.	1656	July 25, 1866	250,000	.....	290,710	116.3
170	Huron National Bank, Huron, S. Dak.	3267	Nov. 21, 1884	50,000	.....	27,750	55.5
171	First National Bank, Downs, Kans.	3569	Oct. 12, 1886	50,000	.....	17,693	35.4
172	First National Bank, Muncy, Pa.	837	Feb. 23, 1865	100,000	.....	212,988	213
173	Bell County National Bank, Temple, Tex.	4404	Aug. 25, 1890	50,000	.....	2,500	5
174	First National Bank, Deming, N. Mex.	3160	Apr. 22, 1884	50,000	.....	56,250	112.5
175	First National Bank, Silver City, N. Mex.	3554	Sept. 17, 1886	50,000	.....	30,000	60
176	Lima National Bank, Lima, Ohio.	2859	Jan. 16, 1883	100,000	.....	87,500	87.5
177	National Bank of Guthrie, Okla.	4383	July 31, 1890	100,000	.....	2,500	2.5
178	Cherryvale National Bank, Cherryvale, Kans.	4288	Apr. 16, 1890	50,000	.....	3,500	7
179	First National Bank, Erie, Kans.	3963	Jan. 15, 1889	50,000	.....	5,954	11.9
180	First National Bank, Rockwell, Tex.	3890	May 29, 1888	50,000	.....	15,000	30
181	Vincennes National Bank, Vincennes, Ind.	1454	July 17, 1865	100,000	.....	441,000	441
Total				27,330,400	547,080	20,252,357	74.1

* Restored to solvency.

A Defalcation of officers.

B Defalcation of officers and fraudulent management.

C Defalcation of officers and excessive loans to others.

D Defalcation of officers and depreciation of securities.

E Depreciation of securities.

F Excessive loans to others, injudicious banking, and depreciation of securities.

G Excessive loans to officers and directors and depreciation of securities.

H Excessive loans to officers and directors and investments in real estate and mortgages.

I Excessive loans to others and depreciation of securities.

J Excessive loans to others and investments in real estate and mortgages.

K Excessive loans and failure of large debtors.

L Excessive loans to officers and directors.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money de- posited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Out- standing.	
\$100,000	\$25,000	Feb. 3, 1891	H	\$21,700	\$21,700	\$13,495	\$8,205	146
50,000	10,000	Feb. 11, 1891	F	10,750	10,750	5,860	4,890	147
50,000	7,500	Mar. 25, 1891	Q	11,250	11,250	5,550	5,700	148
50,000	3,000	Apr. 7, 1891	H	10,750	10,750	.....	10,750	149
500,000	100,000	May 9, 1891	O	41,180	41,180	.....	41,180	150
750,000	132,500	May 21, 1891	Q	45,000	45,000	.....	45,000	151
100,000	20,000	June 22, 1891	D	44,000	44,000	16,653	27,347	152
75,000	3,000	July 1, 1891	V	.....	16,875	.....	16,875	153
100,000	3,500	July 2, 1891	G	20,700	20,700	12,260	8,440	154
300,000	4,000	July 16, 1891	Q	.....	45,000	.....	45,000	155
75,000	9,000	.....do.....	Q	.....	16,225	.....	16,225	156
60,000	4,600	July 21, 1891	G	13,500	13,500	.....	13,500	157
60,000	500	July 23, 1891	O	12,900	12,900	4,390	8,510	158
150,000	23,600	Aug. 7, 1891	H	33,250	33,250	.....	33,250	159
150,000	10,500	Aug. 17, 1891	G	22,500	33,750	.....	33,750	160
100,000	.....	Oct. 3, 1891	V	22,500	22,500	.....	22,500	161
100,000	46,000	Oct. 7, 1891	S	85,340	85,340	23,580	61,760	162
100,000	8,000	.....do.....	V	.....	22,500	.....	22,500	163
52,000	790	Oct. 14, 1891	H	.....	11,200	.....	11,200	164
400,000	800,000	Nov. 2, 1891	F	33,894	78,894	30,064	48,830	165
100,000	17,000	Nov. 21, 1891	R	54,080	96,180	33,058	63,122	166
150,000	15,000	Dec. 5, 1891	O	.....	33,750	.....	33,750	167
500,000	100,000	Dec. 18, 1891	O	.....	45,000	.....	45,000	168
250,000	17,512	Dec. 21, 1891	B	7,830	52,880	.....	52,880	169
75,000	.....	Jan. 7, 1892	U	6,750	18,000	.....	18,000	170
50,000	.....	Feb. 6, 1892	V	13,750	10,750	2,880	7,870	171
100,000	15,958	Feb. 9, 1892	S	94,899	94,899	29,250	65,649	172
50,000	2,500	Feb. 19, 1892	B	.....	11,250	.....	11,250	173
100,000	13,500	Feb. 23, 1892	P	11,250	22,500	7,540	14,960	174
50,000	4,000	.....do.....	P	.....	11,250	.....	11,250	175
200,000	44,000	Mar. 21, 1892	G	45,000	45,000	9,978	35,022	176
100,000	2,000	June 22, 1892	Q	21,800	21,800	1,910	19,890	177
50,000	1,000	July 2, 1892	O	.....	11,250	.....	11,250	178
50,000	1,500	.....do.....	V	11,250	11,250	1,450	9,800	179
125,000	17,500	July 20, 1892	Q	.....	26,720	.....	26,720	180
100,000	40,000	July 22, 1892	R	41,320	41,320	12,070	29,250	181
33,030,900	5,727,216	.....	.....	16,423,983	16,840,853	15,313,272	1,527,581	

M Failure of large debtors.

N Fraudulent management.

O Fraudulent management, excessive loans to officers and directors, and depreciation of securities.

P Fraudulent management and depreciation of securities.

Q Fraudulent management and injudicious banking.

R Fraudulent management, defalcation of officers, and depreciation of securities.

S Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.

T Fraudulent management, excessive loans to officers and directors, and excessive loans to others.

U Injudicious banking.

V Injudicious banking and depreciation of securities.

W Injudicious banking and failure of large debtors.

X Investments in real estate and mortgages and depreciation of securities.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE-
 TEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COLLECT-
 ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS PAID AND

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
1	First National Bank, Attica, N. Y.	Jan. 14, 1864	\$50,000	Apr. 14, 1865
2	Venango National Bank, Franklin, Pa.	May 20, 1865	300,000	May 1, 1866
3	Merchants' National Bank, Washington, D. C.	Dec. 14, 1864	200,000	May 8, 1866
4	First National Bank, Medina, N. Y.	Feb. 3, 1864	50,000	Mar. 13, 1867
5	Tennessee National Bank, Memphis, Tenn.	June 5, 1865	100,000	Mar. 21, 1867
6	First National Bank, Selma, Ala.	Aug. 24, 1865	100,000	Apr. 30, 1867
7	First National Bank, New Orleans, La.	Dec. 18, 1863	500,000	May 20, 1867
8	National Unadilla Bank, Unadilla, N. Y.	July 17, 1865	120,000	Aug. 20, 1867
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	June 5, 1865	300,000	Sept. 6, 1867
10	Croton National Bank, New York, N. Y.	Sept. 9, 1865	200,000	Oct. 1, 1867
11	First National Bank, Bethel, Conn.	May 15, 1865	60,000	Feb. 28, 1868
12	First National Bank, Keokuk, Iowa.	Sept. 9, 1863	100,000	Mar. 3, 1868
13	National Bank of Vicksburg, Miss.	Feb. 14, 1865	50,000	Apr. 24, 1868
14	First National Bank, Rockford, Ill.	May 20, 1864	50,000	Mar. 15, 1869
15	First National Bank of Nevada, Austin, Nev.	June 23, 1865	250,000	Oct. 14, 1869
16	Ocean National Bank, New York, N. Y.	June 6, 1865	1,000,000	Dec. 13, 1871
17	Union Square National Bank, New York, N. Y.	Mar. 30, 1869	200,000	Dec. 15, 1871
18	Eighth National Bank, New York, N. Y.	Apr. 6, 1864	250,000	Dec. 15, 1871
19	Fourth National Bank, Philadelphia, Pa.	Feb. 26, 1864	200,000	Dec. 20, 1871
20	Waverly National Bank, Waverly, N. Y.	May 29, 1865	106,100	Apr. 23, 1872
21	First National Bank, Fort Smith, Ark.	Feb. 6, 1866	50,000	May 2, 1872
22	Scandinavian National Bank, Chicago, Ill.	May 7, 1872	250,000	Dec. 12, 1872
23	Wallkill National Bank, Middletown, N. Y.	July 21, 1865	175,000	Dec. 31, 1872
24	Crescent City National Bank, New Orleans, La.	Feb. 15, 1872	500,000	Mar. 18, 1873
25	Atlantic National Bank, New York, N. Y.	July 1, 1865	300,000	Apr. 28, 1873
26	First National Bank, Washington, D. C.	July 16, 1863	500,000	Sept. 19, 1873
27	National Bank of the Commonwealth, New York, N. Y.	July 1, 1865	750,000	Sept. 22, 1873
28	Merchants' National Bank, Petersburg, Va.	Sept. 1, 1865	400,000	Sept. 25, 1873
29	First National Bank, Petersburg, Va.	July 1, 1865	200,000	Sept. 25, 1873
30	First National Bank, Mansfield, Ohio	May 24, 1864	100,000	Oct. 18, 1873
31	New Orleans National Banking Association, New Orleans, La.	May 27, 1871	600,000	Oct. 23, 1873
32	First National Bank, Carlisle, Pa.	July 7, 1863	50,000	Oct. 24, 1873
33	First National Bank, Anderson, Ind.	July 31, 1863	50,000	Nov. 23, 1873
34	First National Bank, Topeka, Kans.	Aug. 23, 1866	100,000	Dec. 16, 1873
35	First National Bank, Norfolk, Va.	Feb. 23, 1864	100,000	June 3, 1874
36	Gibson County National Bank, Princeton, Ind.	Nov. 30, 1872	50,000	Nov. 28, 1874
37	First National Bank of Utah, Salt Lake City, Utah.	Nov. 15, 1869	150,000	Dec. 10, 1874
38	Cook County National Bank, Chicago, Ill.	July 8, 1871	500,000	Feb. 1, 1876
39	First National Bank, Tiffin, Ohio	Mar. 16, 1865	100,000	Oct. 22, 1875
40	Charlottesville National Bank, Charlottesville, Va.	July 19, 1865	200,000	Oct. 28, 1875
41	Miners' National Bank, Georgetown, Colo.	Oct. 30, 1874	150,000	Jan. 24, 1876
42	Fourth National Bank, Chicago, Ill.*	Feb. 24, 1864	200,000	Feb. 1, 1876
43	First National Bank, Bedford, Iowa	Sept. 18, 1875	30,000	Feb. 1, 1876
44	First National Bank, Osceola, Iowa	Jan. 26, 1871	50,000	Feb. 26, 1876
45	First National Bank, Duluth, Minn.	Apr. 6, 1872	100,000	Mar. 13, 1876
46	First National Bank, La Crosse, Wis.	June 20, 1865	50,000	Apr. 11, 1876
47	City National Bank, Chicago, Ill.	Feb. 18, 1865	250,000	May 17, 1876
48	Watkins National Bank, Watkins, N. Y.	June 2, 1864	75,000	July 12, 1876
49	First National Bank, Wichita, Kans.	Jan. 2, 1872	60,000	Sept. 23, 1876
50	First National Bank, Greenfield, Ohio.*	Oct. 7, 1863	50,000	Dec. 12, 1876
51	National Bank of Fishkill, N. Y.	Apr. 1, 1865	200,000	Jan. 27, 1877
52	First National Bank, Franklin, Ind.	Aug. 5, 1863	132,000	Feb. 13, 1877
53	Northumberland County National Bank, Shamokin, Pa.	Jan. 9, 1865	67,000	Mar. 12, 1877
54	First National Bank, Winchester, Ill.	July 25, 1865	50,000	Mar. 16, 1877
55	National Exchange Bank, Minneapolis, Minn.	Jan. 10, 1865	100,000	May 24, 1877
56	National Bank of the State of Missouri, St. Louis, Mo.	Oct. 30, 1866	2,500,000	June 23, 1877
57	First National Bank, Delhi, Ind.	Mar. 25, 1872	50,000	July 20, 1877
58	First National Bank, Georgetown, Colo.	May 31, 1872	75,000	Aug. 18, 1877
59	Lock Haven National Bank, Lock Haven, Pa.	June 14, 1865	120,000	Aug. 20, 1877
60	Third National Bank, Chicago, Ill.	Feb. 5, 1864	750,000	Nov. 24, 1877
61	Central National Bank, Chicago, Ill.	Sept. 18, 1872	200,000	Dec. 1, 1877
62	First National Bank, Kansas City, Mo.	Nov. 23, 1865	500,000	Feb. 11, 1878
63	Commercial National Bank, Kansas City, Mo.	June 3, 1872	100,000	Feb. 11, 1878
64	First National Bank, Ashland, Pa.*	Apr. 27, 1864	112,500	Feb. 28, 1878
65	First National Bank, Tarrytown, N. Y.	Apr. 5, 1864	100,000	Mar. 23, 1878
66	First National Bank, Allentown, Pa.*	Dec. 16, 1863	250,000	Apr. 15, 1878
67	First National Bank, Waynesburg, Pa.*	Mar. 5, 1864	100,000	May 15, 1878
68	Washington County National Bank, Greenwich, N. Y.	June 30, 1865	200,000	June 8, 1878
69	First National Bank, Dallas, Tex.	July 16, 1874	50,000	June 8, 1878
70	People's National Bank, Helena, Mont.	May 13, 1873	100,000	Sept. 13, 1878
71	First National Bank, Bozeman, Mont.	Aug. 14, 1872	50,000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans.*	Jan. 20, 1872	50,000	Sept. 25, 1878

* Formerly in voluntary liquidation.

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING SYSTEM FROM ALL SOURCES, LOANS PAID AND OTHER DISBURSEMENTS, LOSSES ON REMAINING ASSETS RETURNED TO STOCKHOLDERS.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$50,823	\$28,053	\$115,538	\$13,692	\$208,106	\$18,661	\$114,236	.....	1
83,713	57,029	818,154	27,741	986,637	69,445	796,197	.....	2
-----	860,929	-----	-----	860,929	-----	686,665	.....	3
18,424	2,029	101,072	5,400	126,925	-----	93,638	.....	4
50,000	395,412	-----	26,579	471,991	-----	380,383	.....	5
116,422	96,556	78,415	57,732	349,125	6,845	179,894	.....	6
853,148	276,400	701,116	156,575	1,987,239	58,645	929,289	.....	7
36,748	69,857	86,856	19,449	212,910	-----	132,806	.....	8
1,175,656	121,683	272,757	121,017	1,691,113	55,342	400,903	.....	9
255,235	144,903	65,861	21,572	487,071	30,641	187,586	.....	10
39,486	4,809	83,830	12,212	140,337	1,570	70,122	.....	11
98,240	79,652	125,057	13,426	316,375	33,454	123,409	.....	12
21,584	49,959	22,569	-----	94,112	4,608	57,938	.....	13
7,000	811	-----	30,371	38,182	274	-----	.....	14
129,721	497,292	91,412	42,236	760,661	317,742	219,750	.....	15
1,867,641	-----	942,283	124,832	2,934,756	285,736	1,254,358	.....	16
364,973	-----	91,355	11,895	468,223	101,719	-----	\$89,855	17
229,617	736,997	165,442	49,409	1,181,465	38,911	379,794	.....	18
653,658	-----	-----	-----	653,658	303,504	-----	.....	19
86,493	40,000	37,494	32,517	196,504	15,780	56,011	.....	20
15,800	14,174	25,000	6,537	61,511	-----	37,629	.....	21
100,000	100,000	168,100	24,866	392,965	6,211	224,703	.....	22
127,769	50,000	25,000	25,102	227,871	30,378	22,084	.....	23
379,020	110,450	148,920	168,603	806,993	8,949	285,346	.....	24
336,833	58,852	283,550	128,337	807,572	98,460	161,013	.....	25
1,000,000	1,277,690	-----	215,724	2,493,414	280,955	765,356	.....	26
1,435,113	473,372	453,593	404,431	2,766,509	368,992	589,213	.....	27
342,260	252,250	321,722	103,609	1,019,841	103,842	616,642	.....	28
100,000	50,000	79,409	43,225	272,634	3,225	146,764	.....	29
94,483	173,378	7,954	21,095	206,910	5,735	182,231	.....	30
-----	-----	-----	-----	-----	-----	-----	-----	-----
300,000	100,000	376,870	654,185	1,431,055	8,964	715,584	.....	31
28,077	55,386	29,267	2,574	115,304	7,068	51,294	.....	32
50,000	80,000	103,057	100,607	333,664	10,410	235,127	.....	33
25,000	85,000	78,857	14,241	203,098	26,951	118,083	.....	34
77,723	56,350	80,297	3,542	217,912	2,191	55,917	.....	35
51,296	32,011	29,055	12,816	125,178	3,595	54,332	.....	36
6,300	204,600	3,274	15,258	229,432	2,869	196,231	.....	37
619,836	1,250,163	151,439	678,349	2,699,787	452,953	1,948,095	.....	38
140,000	120,000	63,620	18,439	342,059	60,447	84,709	.....	39
169,520	105,218	257,655	30,696	563,089	24,882	58,715	.....	40
20,000	190,069	-----	27,287	237,356	8,761	186,254	.....	41
27,123	131,227	65,802	3,084	227,236	2,100	6,266	.....	42
29,752	26,858	9,359	9,635	75,604	3,510	49,929	.....	43
74,376	19,938	5,737	15,162	115,213	3,043	30,319	33,363	44
18,093	118,300	35,855	13,816	186,064	1,139	111,780	.....	45
35,000	25,000	65,097	44,815	169,912	4,296	85,019	.....	46
453,037	478,917	85,805	86,248	1,104,007	48,381	470,908	.....	47
86,014	44,582	9,105	21,738	161,439	3,151	18,635	53,473	48
59,226	18,387	67,531	3,681	148,825	17,409	67,345	.....	49
-----	57,675	-----	376	58,051	-----	44,344	.....	50
194,665	262,909	51,403	49,441	558,418	13,192	223,375	.....	51
86,492	58,188	200,909	24,217	369,806	60,311	203,792	.....	52
67,246	112,026	25,941	14,770	219,983	8,487	99,588	.....	53
67,541	66,025	79,101	14,270	226,937	6,537	117,173	.....	54
135,231	90,704	124,371	18,411	368,717	21,498	139,309	.....	55
935,999	2,818,966	633,744	433,400	4,822,109	166,831	1,771,699	36,957	56
175,254	6,250	6,596	13,478	201,578	62,774	1,310	-----	57
34,368	52,627	629,113	30,398	746,506	36,598	606,580	.....	58
220,481	150,650	24,990	34,350	430,471	41,324	143,664	.....	59
1,330,215	631,797	330,704	364,812	2,657,528	59,323	310,813	.....	60
157,438	161,441	170,712	16,680	506,271	7,245	287,682	.....	61
1,118,118	313,726	405,000	19,817	1,856,661	1,482,725	22,559	.....	62
52,349	74,724	51,175	6,723	184,971	22,962	67,396	.....	63
107,318	41,584	19,070	8,859	176,831	16,072	-----	112,818	64
100,994	-----	153,467	20,289	274,750	164,949	-----	-----	65
19,879	132,445	185,220	2,171	339,715	20,608	268,000	.....	66
-----	15,869	42,284	1,861	60,014	714	47,239	.....	67
311,324	27,894	236,971	13,749	589,938	18,541	6,972	279,987	68
48,149	36,245	67,423	4,305	156,122	30,088	106,292	.....	69
32,559	95,251	166,151	67,942	361,903	12,492	32,372	.....	70
9,010	\$76,046	\$333	\$21,090	\$136,479	\$7,700	\$20,141	.....	71
21,225	15,543	46,588	1,892	85,248	178	65,804	.....	72

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER,
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
73	Farmers National Bank, Platte City, Mo.....	May 5, 1877	\$50,000	Oct. 1, 1878
74	First National Bank, Warrensburg, Mo.....	July 31, 1871	100,000	Nov. 1, 1878
75	German American National Bank, Washington, D. C..	May 14, 1877	130,000	Nov. 1, 1878
76	German National Bank, Chicago, Ill.*.....	Nov. 15, 1870	500,000	Dec. 20, 1878
77	Commercial National Bank, Saratoga Springs, N. Y....	June 6, 1865	100,000	Feb. 11, 1879
78	Second National Bank, Scranton, Pa.*.....	Aug. 5, 1863	200,000	Mar. 15, 1879
79	National Bank of Poultney, Vt.....	May 31, 1865	100,000	Apr. 7, 1879
80	First National Bank, Monticello, Ind.....	Dec. 3, 1874	50,000	July 18, 1879
81	First National Bank, Butler, Pa.....	Mar. 11, 1864	50,000	July 23, 1879
82	First National Bank, Meadville, Pa.....	Oct. 27, 1863	100,000	June 9, 1880
83	First National Bank, Newark, N. J.....	Aug. 7, 1863	300,000	June 14, 1880
84	First National Bank, Brattleboro, Vt.....	June 30, 1864	300,000	June 19, 1880
85	Mechanics' National Bank, Newark, N. J.....	June 9, 1865	500,000	Mar. 2, 1881
86	First National Bank, Buffalo, N. Y.....	Feb. 5, 1864	100,000	Apr. 22, 1882
87	Pacific National Bank, Boston, Mass.....	Nov. 9, 1877	961,300	May 22, 1882
88	First National Bank of Union Mills, Union City, Pa....	Oct. 23, 1863	50,000	Mar. 24, 1883
89	Vermont National Bank, St. Albans, Vt.....	Oct. 11, 1865	200,000	Aug. 9, 1883
90	First National Bank, Leadville, Colo.....	Mar. 19, 1879	60,000	Jan. 24, 1884
91	City National Bank, Lawrenceburg, Ind.*.....	Feb. 24, 1883	100,000	Mar. 11, 1884
92	First National Bank, St. Albans, Vt.....	Feb. 20, 1864	100,000	Apr. 22, 1884
93	First National Bank, Monmouth, Ill.....	July 7, 1882	75,000	Apr. 22, 1884
94	Marine National Bank, New York, N. Y.....	June 3, 1865	400,000	May 13, 1884
95	Hot Springs National Bank, Hot Springs, Ark.....	Feb. 17, 1883	50,000	June 2, 1884
96	Richmond National Bank, Richmond, Ind.....	Mar. 5, 1873	250,000	July 23, 1884
97	First National Bank, Livingston, Mont.....	July 16, 1883	50,000	Aug. 25, 1884
98	First National Bank, Albion, N. Y.....	Dec. 22, 1863	100,000	Aug. 26, 1884
99	First National Bank, Jamestown, N. Dak.....	Oct. 25, 1881	50,000	Sept. 13, 1884
100	Logan National Bank, West Liberty, Ohio.....	May 7, 1883	50,000	Oct. 18, 1884
101	Middletown National Bank, Middletown, N. Y.....	June 14, 1865	200,000	Nov. 29, 1884
102	Farmers' National Bank, Bushnell, Ill.....	Feb. 18, 1871	50,000	Dec. 17, 1884
103	Schoharie County National Bank, Schoharie, N. Y.....	Aug. 9, 1865	50,000	Mar. 23, 1885
104	Exchange National Bank, Norfolk, Va.....	May 13, 1865	300,000	Apr. 9, 1885
105	First National Bank, Lake City, Minn.....	Nov. 29, 1870	50,000	Jan. 4, 1886
106	Lancaster National Bank, Clinton, Mass.....	Nov. 22, 1864	100,000	Jan. 20, 1886
107	First National Bank, Sioux Falls, S. Dak.....	Mar. 15, 1880	50,000	Mar. 11, 1886
108	First National Bank, Wahpeton, N. Dak.....	Feb. 2, 1882	50,000	Apr. 8, 1886
109	First National Bank, Angelica, N. Y.....	Nov. 3, 1864	100,000	Apr. 19, 1886
110	City National Bank, Williamsport, Pa.....	Mar. 17, 1874	100,000	May 4, 1886
111	Abington National Bank, Abington, Mass.†.....	July 1, 1865	150,000	Aug. 2, 1886
112	First National Bank, Blair, Nebr.....	June 7, 1882	50,000	Sept. 8, 1886
113	First National Bank, Pine Bluff, Ark.....	Sept. 18, 1882	50,000	Nov. 20, 1886
114	Palatka National Bank, Palatka, Fla.....	Nov. 20, 1884	50,000	June 3, 1887
115	Fidelity National Bank, Cincinnati, Ohio.....	Feb. 27, 1886	1,000,000	June 27, 1887
116	Henrietta National Bank, Henrietta, Tex.....	Aug. 8, 1883	50,000	Aug. 17, 1887
117	National Bank of Sumter, S. C.....	Nov. 26, 1883	50,000	Aug. 24, 1887
118	First National Bank, Dansville, N. Y.....	Sept. 4, 1863	50,000	Sept. 8, 1887
119	First National Bank, Corry, Pa.....	Dec. 6, 1864	100,000	Oct. 11, 1887
120	Stafford National Bank, Stafford Springs, Conn.....	Jan. 7, 1865	200,000	Oct. 17, 1887
121	Fifth National Bank, St. Louis, Mo.....	Dec. 6, 1882	300,000	Nov. 15, 1887
122	Metropolitan National Bank, Cincinnati, Ohio.....	June 23, 1881	1,000,000	Feb. 10, 1888
123	First National Bank, Auburn, N. Y.....	Jan. 13, 1864	150,000	Feb. 20, 1888
124	Commercial National Bank, Dubuque, Iowa.....	Mar. 4, 1871	100,000	Apr. 2, 1888
125	State National Bank, Raleigh, N. C.....	June 2, 1868	100,000	Mar. 31, 1888
126	Second National Bank, Xenia, Ohio.....	Jan. 1, 1864	150,000	May 9, 1888
127	Madison National Bank, Madison, S. Dak.....	Nov. 29, 1886	50,000	June 23, 1888
128	Lowell National Bank, Lowell, Mich.....	June 14, 1865	50,000	Sept. 19, 1888
129	California National Bank, San Francisco, Cal.....	Oct. 20, 1886	200,000	Jan. 14, 1889
130	First National Bank, Anoka, Minn.....	Sept. 14, 1882	50,000	Apr. 22, 1889
131	National Bank of Shelbyville, Tenn.....	Oct. 29, 1874	50,000	Dec. 13, 1889
132	First National Bank, Sheffield, Ala.....	Jan. 14, 1887	100,000	Dec. 23, 1889
133	Third National Bank, Malone, N. Y.....	July 15, 1885	50,000	Dec. 30, 1889
134	First National Bank, Abilene, Kans.....	June 23, 1879	100,000	Jan. 21, 1890
135	Harper National Bank, Harper, Kans.....	Jan. 6, 1886	50,000	Feb. 10, 1890
136	Gloucester City National Bank, Gloucester City, N. J.....	Oct. 26, 1888	50,000	June 12, 1890
137	Park National Bank, Chicago, Ill.....	May 11, 1886	200,000	July 14, 1890
138	State National Bank, Wellington, Kans.....	Oct. 1, 1886	50,000	Sept. 25, 1890
139	Kingman National Bank, Kingman, Kans.....	Sept. 16, 1886	100,000	Oct. 2, 1890
140	First National Bank, Alma, Kans.....	Aug. 3, 1887	75,000	Nov. 21, 1890
141	First National Bank, Belleville, Kans.....	Aug. 28, 1885	50,000	Dec. 12, 1890
142	First National Bank, Meade Center, Kans.....	May 5, 1887	50,000	Dec. 24, 1890
143	American National Bank, Arkansas City, Kans.....	Mar. 15, 1889	300,000	Dec. 26, 1890
144	City National Bank, Hastings, Nebr.....	Dec. 27, 1883	100,000	Jan. 14, 1891
145	People's National Bank, Fayetteville, N. C.....	June 27, 1872	125,000	Jan. 20, 1891
146	Spokane National Bank, Spokane Falls, Wash.....	Jan. 24, 1888	100,000	Feb. 3, 1891
147	First National Bank, Ellsworth, Kans.....	Sept. 11, 1884	50,000	Feb. 11, 1891

* Formerly in voluntary liquidation.

† Restored to solvency.

RECEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$9,561	\$18,691	\$42,296	\$1,944	\$72,492	\$10,947	\$8,207	.....	73
90,953	194,457	11,578	33,375	330,363	55,255	118,507	.....	74
256,286	139,514	37,923	61,147	494,870	165,846	92,883	.....	75
104,966	101,971	475,052	29,881	711,870	6,170	521,783	.....	76
133,169	167,503	28,969	17,085	346,726	17,475	101,810	\$69,659	77
264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,574	78
68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592	79
23,646	6,734	4,374	15,017	49,771	8,411	64	.....	80
12,647	134,716	34,737	27,503	209,603	11,920	106,562	.....	81
115,012	22,545	12,863	19,198	169,618	3,345	26,043	26,439	82
418,951	64,041	55,895	41,173	580,060	154,945	86,953	.....	83
51,574		302,654	43,895	398,123	4,902	801	302,654	84
1,114,503	185,002	78,286	231,058	608,849	73,925	66,364	.....	85
488,892	65,526	696,987	36,916	1,288,321	172,063	650,736	.....	86
648,710	1,416,793	1,397,334	444,128	1,906,965	201,268	753,395	.....	87
161,699	46,829	16,309	23,640	3,248,477	4,376	89,925	.....	88
124,114	520,917	118,618	20,617	784,266	19,171	483,834	.....	89
72,197	56,042	102,112	52,069	282,420	8,971	18,418	.....	90
13,993	14,500	2,554	1,599	32,646	52	16,017	.....	91
217,314	96,875	49,951	77,584	441,724	9,888	152,038	.....	92
172,940	96,543	9,688	32,854	312,025	5,320	11,671	.....	93
3,496,495	816,916	1,568,940	860,400	742,751	904,558	109,230	.....	94
31,058	27,774	27,190	6,407	6,92,429	5,381	31,402	18,517	95
367,109	72,356	171,319	124,054	734,838	32,233	348,492	.....	96
33,543	15,304	22,255	867	71,969	84	23,118	.....	97
55,763	44,446	113,329	212,500	426,038	42,269	144,070	.....	98
7,519	29,826	29,352	3,312	70,009	5	49,155	.....	99
60,096	23,695	.....	56,057	138,848	11,140	75,679	.....	100
600,810	53,692	167,075	126,935	948,512	22,189	169,112	.....	101
13,170	3,874	62,229	11,899	91,172	3,411	350	41,079	102
96,981	39,593	28,010	4,809	169,303	508	89,506	.....	103
1,273,711	1,441,378	938,916	263,863	917,868	188,920	272,287	.....	104
57,487	91,996	7,291	57,994	3,214,768	584	.....	65,573	105
144,850	138,707	8,094	69,964	361,615	18,883	36,030	60,998	106
48,510	137,859	3,821	10,578	200,768	54,116	21,268	.....	107
20,505	66,965	44,909	4,138	136,517	1,168	106,872	.....	108
59,810	28,459	70,458	7,798	166,525	1,284	10,211	77,725	109
154,879	26,825	24,398	35,202	241,304	4,104	816	70,715	110
122,551	168,164	5,462	21,633	317,810	3,721	76,659	38,917	111
235,474	8,000	6,834	5,439	255,747	5,645	2,358	43,697	112
50,793	82,612	4,909	6,212	144,526	127	76,736	.....	113
15,646	32,092	8,791	1,790	58,319	.....	.....	44,068	114
2,464,079	915,577	2,494,511	567,791	442,046	629,752	973,892	.....	115
74,171	35,999	12,995	25,696	6,148,861	6,594	.....	37,585	116
66,081	.....	159	17,769	84,009	883	1,057	.....	117
17,449	8,397	37,572	56,220	119,638	19,806	68,034	.....	118
156,586	20,239	66,710	29,501	273,036	8,971	124,580	.....	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
580,321	929,388	61,622	95,471	666,802	164,276	582,026	.....	121
1,668,952	787,598	125,236	7,111	1,588,897	17,528	16,000	1,164,063	122
268,961	160,617	510,790	193,510	2,133,878	46,271	127,552	.....	123
333,506	324,872	15,112	29,221	1,702,711	71,172	121,369	.....	124
152,390	176,652	137,561	8,398	475,001	67,849	220,176	.....	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	20,025	7,352	135,666	2,001	990	.....	127
55,535	71,124	1,316	46,811	174,786	1,840	33,240	39,557	128
400,003	61,519	216,704	95,050	773,276	21,019	128,879	.....	129
83,776	44,698	17,225	21,948	167,647	2,196	15,519	.....	130
1,898	98,099	44,592	6,092	150,681	.....	122,751	.....	131
153,262	117,240	72,568	8,496	351,566	.....	.....	.....	132
74,662	31,442	33,827	2,383	142,314	1,416	25,354	.....	133
38,896	92,995	81,897	6,119	219,907	725	4,682	.....	134
25,775	21,224	19,674	4,525	71,198	5,323	7,446	.....	135
6,675	12,317	56,237	8,034	83,263	232	6,813	.....	136
342,921	256,395	142,551	41,536	783,403	76,124	23,696	.....	137
23,919	77,765	11,646	9,953	122,683	801	8,934	.....	138
11,416	101,635	64,792	7,558	185,401	1,531	21,911	.....	139
9,233	27,273	40,709	14,955	92,170	.....	517	.....	140
10,794	50,866	22,426	2,144	86,230	275	3,000	.....	141
6,201	42,808	21,564	969	71,542	162	4,867	.....	142
206,303	376,977	55,732	106,315	745,327	3,975	3,560	.....	143
48,128	59,642	110,400	17,406	235,576	8,175	7,224	.....	144
101,878	24,882	124,504	25,261	276,525	8,144	1,772	.....	145
314,354	190,090	9,060	210,128	729,632	67,209	.....	.....	146
102,952	46,213	43,981	3,644	196,790	2,420	1,282	.....	147

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER,
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
148	Second National Bank, McPherson, Kans	Sept. 16, 1887	\$50, 000	Mar. 25, 1891
149	Pratt County National Bank, Pratt, Kans	Sept. 8, 1887	50, 000	Apr. 7, 1891
150	Keystone National Bank, Philadelphia, Pa.	July 30, 1875	500, 000	May 9, 1891
151	Spring Garden National Bank, Philadelphia, Pa.	Mar. 13, 1886	750, 000	May 21, 1891
152	National City Bank, Marshal, Mich	July 29, 1872	100, 000	June 22, 1891
153	Red Cloud National Bank, Red Cloud, Nebr	May 10, 1884	75, 000	July 1, 1891
154	Asbury Park National Bank, Asbury Park, N. J	Sept. 17, 1887	100, 000	July 2, 1891
155	Ninth National Bank, Dallas, Tex.	Sept. 12, 1890	300, 000	July 16, 1891
156	First National Bank, Red Cloud, Nebr.	Nov. 8, 1882	75, 000	July 16, 1891
157	Central Nebraska National Bank, Broken Bow, Nebr.	Sept. 28, 1888	60, 000	July 21, 1891
158	Florence National Bank, Florence, Ala	Oct. 3, 1889	60, 000	July 23, 1891
159	First National Bank, Palatka, Fla.	July 15, 1884	150, 000	Aug. 7, 1891
160	First National Bank, Kansas City, Kans	May 17, 1887	150, 000	Aug. 17, 1891
161	Rio Grande National Bank, Laredo, Tex.	Oct. 28, 1889	100, 000	Oct. 3, 1891
162	First National Bank, Clearfield, Iowa	Jan. 30, 1865	100, 000	Oct. 7, 1891
163	Farley National Bank, Montgomery, Ala.*	Dec. 18, 1889	100, 000	.....do
164	First National Bank, Coldwater, Kans	May 9, 1887	52, 000	Oct. 14, 1891
165	Maverick National Bank, Boston, Mass	Dec. 31, 1864	400, 000	Nov. 2, 1891
166	Corry National Bank, Corry, Pa.	Nov. 12, 1864	100, 000	Nov. 21, 1891
167	Cheyenne National Bank, Cheyenne, Wyo.	Dec. 2, 1885	150, 000	Dec. 5, 1891
168	California National Bank, San Diego, Cal	Dec. 29, 1887	500, 000	Dec. 18, 1891
169	First National Bank, Wilmington, N. C	July 25, 1866	250, 000	Dec. 21, 1891
170	Huron National Bank, Huron, S. Dak	Nov. 21, 1884	75, 000	Jan. 7, 1892
171	First National Bank, Downs, Kans.	Oct. 12, 1886	50, 000	Feb. 6, 1892
172	First National Bank, Muncy, Pa.	Feb. 23, 1865	100, 000	Feb. 9, 1892
173	Bell County National Bank, Temple, Tex.	Aug. 25, 1890	50, 000	Feb. 19, 1892
174	First National Bank, Denning, N. Mex	Apr. 22, 1884	100, 000	Feb. 29, 1892
175	First National Bank, Silver City, N. Mex.	Sept. 17, 1886	50, 000	.....do
176	Lima National Bank, Lima, Ohio	Jan. 16, 1883	200, 000	Mar. 21, 1892
177	National Bank of Guthrie, Okla	July 31, 1890	100, 000	June 22, 1892
178	Cherryvale National Bank, Cherryvale, Kans	Apr. 16, 1890	50, 000	July 2, 1892
179	First National Bank, Erie, Kans.	Jan. 15, 1889	50, 000	.....do
180	First National Bank, Rockwall, Tex.	May 29, 1888	125, 000	July 20, 1892
181	Vincennes National Bank, Vincennes, Ind	July 17, 1865	100, 000	July 22, 1892
	Total.....		33, 030, 900	.....

* Restored to solvency.

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$7,537	\$85,858	\$29,718	\$7,435	\$130,548	\$2,156	\$4,301	.....	148
24,983	56,756	17,166	5,371	104,276	397	667	.....	149
575,606	996,992	153,913	122,446	1,848,957	103,261	13,541	.....	150
280,592	555,430	1,485,688	220,593	2,542,303	112,165	2,256	.....	151
157,652	38,725	641	17,173	214,191	11,698	2,606	.....	152
33,823	118,333	13,635	17,196	182,987	3,120	.....	.....	153
24,089	32,015	56,240	23,462	135,806	339	92,652	.....	154
123,895	229,956	218,928	12,484	585,263	10,600	.....	.....	155
34,040	41,226	82,117	5,059	162,442	740	13	.....	156
37,214	91,674	9,321	1,599	139,808	.....	.....	.....	157
27,436	80,860	15,460	973	124,729	1,069	.....	.....	158
157,630	214,991	112,844	3,911	489,376	17,363	2,898	.....	159
86,050	87,665	118,023	17,880	309,618	5,260	15,190	.....	160
42,152	27,181	101,848	5,352	176,533	218	1,808	.....	161
74,758	51,564	142,122	37,008	305,452	2,203	213	.....	162
.....	.....	.....	.....	.....	.....	.....	.....	163
16,121	50,064	19,455	2,988	88,628	2,458	2,401	.....	164
4,170,649	4,747,445	772,597	442,375	10,133,066	1,072,195	123,151	.....	165
429,340	152,513	61,480	48,661	691,994	15,555	9,249	.....	166
130,365	298,762	31,617	63,902	524,646	8,822	1,910	.....	167
541,363	535,479	360,716	172,833	1,610,391	19,762	5,781	.....	168
140,808	369,140	181,995	10,383	702,526	8,493	20,000	.....	169
41,221	17,778	39,147	1,590	99,736	92	.....	.....	170
17,570	60,938	39,621	1,491	119,620	129	6,564	.....	171
62,381	106,718	9,696	27,100	205,895	7,093	.....	\$74,869	172
68,264	65,727	2,650	1,080	137,721	27,847	4,629	.....	173
24,715	209,549	32,215	6,437	272,916	4,265	.....	.....	174
63,241	86,124	5,048	3,052	157,465	1,557	.....	.....	175
124,113	276,990	58,257	19,401	478,761	32,869	2,206	.....	176
.....	.....	.....	.....	.....	.....	.....	.....	177
15,583	31,110	53,933	191	100,817	.....	.....	.....	178
60,369	5,111	30,953	1,549	97,982	1,285	.....	.....	179
31,523	79,936	109,651	156	221,266	.....	.....	.....	180
106,351	109,297	149,159	24,622	389,429	4,382	.....	.....	181
45,046,031	36,862,327	26,724,828	11,125,380	119,758,566	10,207,458	26,372,544	3,262,033	

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE-SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collections from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
1		\$75,209	\$1,164	\$76,373		\$70,811		\$5,562
2		120,995	1,245	122,240		101,387	\$6,463	14,390
3		174,264	16,488	190,752	\$275	165,769	11,281	13,427
4		33,287	4,000	37,287	816	32,305	1,258	2,908
5		91,608		91,608	935	65,335	6,182	19,156
6		162,386	7,500	169,886	507	132,608	12,247	24,524
7		999,305	38,224	1,037,529	17,477	884,429	43,183	92,440
8	\$200	79,904	2,125	82,029	7,054	58,661	6,673	9,442
9		1,234,868		1,234,868	18,655	1,138,870	28,677	48,666
10		268,844		268,844	72,399	143,307	17,134	35,983
11		68,645	28,935	97,580	208	86,737	5,315	5,320
12		159,512	8,936	168,448	15,507	134,929	3,977	14,008
13		31,566		31,566	3,786	16,654	1,773	9,353
14		37,908		37,908	2,926	29,277	2,705	3,000
15		223,169		223,169	4,932	163,982	9,091	45,164
16		1,394,662	348,961	1,743,623	203,170	1,326,487	76,648	137,318
17		276,649		276,649	72,365	175,920	10,437	16,713
18		762,760	136,172	898,932	596,665	263,065	9,436	29,766
19		350,154		350,154		342,054		8,100
20		124,713		124,713	2,296	77,568	3,085	8,264
21		23,882		23,882		15,142	362	1,878
22		162,052	10,079	172,131	1,300	143,209	6,037	21,564
23		175,409	42,795	218,204	6,248	175,430	16,709	19,817
24		512,698	109,707	622,405	18,964	549,427	25,376	28,638
25		548,099	228,580	776,679	35,839	661,816	27,330	51,445
26		1,447,103	5,200	1,452,303	16,393	1,374,339	24,241	37,128
27		1,808,304		1,808,304	746,153	747,428	13,637	53,287
28		299,357		299,357	20,315	259,487	728	18,827
29		122,645	19,675	142,320	4,545	125,667	250	11,858
30		108,944	11,400	120,344		107,258	1,270	11,362
31		706,507	303,813	1,010,320	3,630	862,263	67,569	76,858
32		56,942		56,942	4,350	46,634	1,267	4,691
33	8,639	79,488		79,488		62,032	4,718	12,391
34		58,064	2,250	60,314	14,289	31,668	6,075	8,278
35	67,835	91,969	37,597	129,566	559	101,545	8,232	19,230
36		67,251		67,251	296	62,646		4,309
37		30,332		30,332		19,002	1,166	10,164
38		298,739	66,535	365,274	56,921	228,412	42,067	37,874
39		196,903		196,903	74,896	108,318		13,689
40	291,357	188,135	93,619	281,754	2,309	226,368	21,495	31,642
41		42,341	106,451	148,792	445	135,797	3,946	8,604
42	196,790	22,080	11,269	33,349		18,258	4,731	10,348
43		22,165	1,100	23,265		12,624	1,367	9,274
44		48,488		48,488	3,928	34,536	2,077	7,935
45		73,145	42,212	115,357	3,616	88,697	8,804	10,005
46		80,597	4,510	85,107	5,385	65,783	5,060	8,879
47		584,718	58,826	643,544	63,475	545,593	13,802	19,880
48		86,180		86,180	1,579	60,647	592	13,874
49		64,071	15,552	79,623	16,773	59,121	* 2,200	1,529
50		13,707	2,664	16,371		9,456	2,751	4,164
51		321,851	122,127	443,978	5,000	388,856	25,040	25,082
52		105,703	91,930	197,633	520	173,512	5,146	9,716
53		111,908	43,232	155,140	4,797	136,474	966	12,903
54		103,227	8,044	111,271	8,805	89,715	2,082	10,669
55		207,910	9,540	217,450	753	202,753	1,898	12,046
56		2,846,622	245,108	3,091,730	658,784	2,165,388	79,802	161,036
57		103,235		103,235	4,059	81,941	2,690	10,919
58		103,328		103,328		73,890	11,987	17,251
59		245,483	47,940	293,423	7,846	254,647	6,668	24,271
60	795,384	1,492,008		1,492,008	207,607	1,071,774	13,451	73,899
61	53,800	157,544	65,132	222,676		193,941	13,104	15,601
62		351,377		351,377	1,791	316,828	5,444	27,314
63		94,613		94,613	3,048	52,514	576	1,604
64		47,941		47,941		33,105	3,974	5,013
65		109,801	16,455	126,256		107,575	5,546	13,135
66		51,107	54,536	105,643	1,576	79,725	11,006	13,336
67		12,061	16,447	28,508		21,710	2,315	4,483
68		284,438	123,430	407,868	114,220	262,887	10,129	4,950
69		19,742	16,500	36,242		29,377	825	6,040
70	250,854	66,185	23,622	89,807	9,762	66,810	1,352	11,883

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		\$50,000	\$122,089	58		Jan. 2, 1867	1
		300,000	434,531	23.37		Feb. 2, 1885	2
		200,000	669,513	24.70		May 14, 1883	3
		50,000	82,338	39.15		July 28, 1870	4
			376,392	17.333		Feb. 4, 1870	5
		100,000	289,467	46.60		Nov. 25, 1882	6
		500,000	1,119,313	79		Sept. 28, 1882	7
\$189		120,000	127,801	45.90		Dec. 19, 1874	8
			1,191,500	96		Nov. 18, 1874	9
21		26,000	170,752	88.50		Aug. 15, 1872	10
		39,300	68,986	100	64	Apr. 7, 1881	11
27		100,000	205,256	68.33		Nov. 30, 1872	12
			33,870	49.20		Nov. 25, 1882	13
			69,874	41.90		Dec. 4, 1875	14
			170,012	92.70		May 16, 1884	15
		400,000	1,282,254	100		Apr. 20, 1882	16
	\$1,214		157,120	100	46	Nov. 16, 1874	17
		135,000	378,722	100		Sept. 1, 1875	18
			645,558	100		Feb. 13, 1872	19
	33,500		79,804	100		Oct. 2, 1877	20
	6,500		15,142	100		Jan. 3, 1876	21
21		125,000	254,901	57.46		Feb. 15, 1886	22
		52,500	171,468	100	30	Jan. 8, 1880	23
		350,000	657,020	84.83		June 1, 1881	24
249		300,000	597,885	100	50	Apr. 29, 1884	25
202		300,000	1,619,965	100		July 24, 1876	26
	247,799		796,995	100	100	Mar. 31, 1883	27
		400,000	992,636	34		May 1, 1876	28
		50,000	167,285	76		May 15, 1876	29
454		100,000	175,081	57.50		Nov. 30, 1883	30
		600,000	1,429,595	62		Mar. 21, 1887	31
			67,292	73.50		Dec. 6, 1882	32
347		50,000	144,606	43			33
4		45,000	55,372	58.30		Sept. 11, 1878	34
		100,000	176,601	57.50		June 2, 1883	35
			62,646	100		Sept. 18, 1876	36
			93,021	24.391		May 14, 1879	37
		500,000	1,795,992	14.941		Nov. 20, 1883	38
			237,824	66		Mar. 19, 1879	39
		200,000	376,756	62.56		Apr. 5, 1886	40
		150,000	177,512	76.50		June 2, 1884	41
12		34,000	35,801	51		Mar. 4, 1886	42
		50,000	56,457	22.50		Mar. 28, 1883	43
	12		34,535	100		Feb. 28, 1878	44
50	4,185	75,000	91,801	100	100	Jan. 31, 1881	45
		50,000	135,952	48.40		July 20, 1882	46
794		250,000	703,658	77.512		Feb. 28, 1885	47
	9,488		59,226	100	100	May 23, 1888	48
		60,000	97,464	70		July 14, 1880	49
		30,000	35,023	27		Nov. 25, 1882	50
		140,000	352,062	100	38.50	Aug. 11, 1884	51
	8,739	132,000	185,760	100	100	Sept. 14, 1881	52
		67,000	175,952	81.59		Jan. 18, 1883	53
		50,000	140,735	63.60		July 23, 1881	54
		53,000	227,355	89.179		June 10, 1880	55
	26,720	625,000	1,935,721	100	100	Mar. 26, 1888	56
	3,626		133,112	100	100	Oct. 15, 1881	57
200			196,356	37.6483		Oct. 5, 1885	58
		72,000	254,647	100		Mar. 3, 1882	59
125,277			1,061,598	100	100		60
30		200,000	298,324	65.57		Feb. 23, 1892	61
			392,394	100		July 6, 1881	62
	36,871		75,175	160	100	Mar. 9, 1882	63
	5,840		29,204	100	100	Aug. 5, 1879	64
		35,000	118,371	90.50		June 20, 1882	65
		125,000	90,424	88		Mar. 9, 1885	66
		36,000	36,109	60		Sept. 7, 1885	67
	15,682	160,000	261,887	100		July 5, 1879	68
		50,000	77,104	38.10		Mar. 24, 1885	69
		100,000	168,048	40.7285		Feb. 12, 1889	70

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collections from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
71	\$30,065	\$78,573	\$1,810	\$80,383	\$2,125	\$60,437	\$634	\$8,187
72	.....	19,266	2,880	22,146	272	16,670	1,488	3,716
73	32,519	20,819	.....	20,819	1,633	11,803	850	3,005
74	.....	156,601	16,277	172,878	47,315	100,870	3,838	8,176
75	159,605	126,536	72,576	199,112	53,898	105,763	15,827	23,051
76	.....	183,917	80,257	264,174	49,466	182,572	.....	32,136
77	.....	157,782	.....	157,782	2,021	137,428	5,385	12,119
78	.....	205,062	54,950	260,012	57,745	166,587	10,245	24,551
79	.....	96,605	.....	96,605	53	88,176	.....	7,517
80	11,877	29,419	4,677	34,096	10	20,998	1,792	11,296
81	.....	91,121	23,001	114,122	8,420	82,060	7,167	16,475
82	.....	113,791	.....	113,791	.....	96,176	3,225	6,739
83	.....	338,162	267,311	605,473	10,037	528,305	19,338	22,690
84	.....	89,766	64,655	154,421	.....	99,847	2,973	10,832
85	101,952	1,366,608	495,550	1,862,158	.....	1,790,932	46,755	24,392
86	8,250	457,272	13,450	470,722	1,910	389,222	45,449	34,141
87	1,760,962	1,191,340	734,724	1,926,064	194,579	1,534,161	80,810	111,237
88	4,157	150,019	8,321	158,340	.....	127,863	8,911	18,227
89	.....	281,261	123,919	405,180	247	321,870	24,279	58,784
90	109,416	145,615	5,190	150,805	5,099	83,788	9,652	26,371
91	.....	16,577	23,732	40,309	3,392	26,809	2,223	7,885
92	136,320	143,478	12,892	156,370	17,502	72,967	9,657	24,531
93	33,959	261,075	64,650	325,725	17,527	260,191	10,446	20,031
94	1,499,931	4,229,032	272,474	4,501,506	472,674	3,615,540	105,215	172,604
95	.....	37,129	19,169	56,298	.....	39,812	4,745	11,029
96	59,334	294,779	76,936	371,715	64,035	275,684	5,168	26,828
97	26,023	22,744	18,869	41,613	.....	25,006	2,602	13,178
98	155,259	84,440	94,200	178,640	6,359	117,289	28,750	13,386
99	.....	20,849	.....	20,849	6,515	8,807	52	5,475
100	.....	52,029	23,503	75,532	1,893	59,057	5,012	9,440
101	132,017	625,194	142,726	767,920	16,654	651,266	46,474	27,201
102	.....	46,332	50,000	96,332	.....	86,263	1,825	8,244
103	.....	79,289	1,400	80,689	.....	59,461	5,010	16,215
104	1,239,925	2,216,736	167,196	2,383,932	174,080	1,968,088	95,545	79,144
105	.....	148,611	.....	148,611	231	131,024	192	2,314
106	.....	245,704	58,304	304,008	82,472	188,482	2,855	22,713
107	66,309	59,075	15,730	74,805	16,261	22,558	5,705	15,224
108	.....	28,477	36,700	65,177	625	52,402	1,840	10,299
109	.....	77,305	.....	77,305	.....	66,394	1,155	6,607
110	.....	165,669	.....	165,669	16,177	135,574	1,425	7,321
111	.....	198,513	.....	198,513	.....	117,878	198	5,208
112	.....	204,047	.....	204,047	106,424	82,946	324	4,279
113	3,300	64,363	1,180	65,543	.....	50,537	.....	11,582
114	.....	14,251	.....	14,251	82	9,492	.....	1,348
115	2,259,078	2,579,324	301,668	2,880,992	163,069	2,164,227	106,232	63,262
116	.....	104,682	.....	104,682	.....	86,442	1,990	8,463
117	.....	82,069	18,135	100,204	.....	80,120	7,152	4,802
118	.....	31,798	34,002	65,800	777	46,546	7,746	10,731
119	.....	139,485	34,656	174,141	519	161,497	2,280	9,845
120	.....	263,871	.....	263,871	1,017	255,495	882	3,988
121	.....	920,500	248,662	1,169,162	17,306	1,084,638	26,496	29,469
122	.....	1,391,306	.....	1,391,306	782,390	400,998	630	11,572
123	522,292	437,763	72,577	510,340	5,647	412,785	25,755	28,191
124	285,470	224,700	37,900	262,600	5,810	217,660	3,703	14,053
125	.....	186,976	.....	186,976	1,983	172,909	2,988	9,096
126	.....	330,471	.....	330,471	1,169	318,554	1,810	4,622
127	109,178	23,497	18,400	41,897	582	14,875	1,342	11,666
128	.....	100,149	.....	100,149	1,466	93,051	1,923	3,348
129	116,132	507,246	59,645	566,891	59,535	482,013	4,690	13,910
130	61,545	88,387	32,500	120,887	25,108	81,087	3,104	9,876
131	.....	27,930	26,707	54,637	1,177	43,289	5,032	5,139
132	281,156	70,410	18,500	88,910	49,174	11,901	4,396	10,487
133	24,305	91,239	.....	91,239	31,303	46,375	2,089	5,250
134	174,184	40,316	40,885	81,201	19,027	52,947	105	6,603
135	40,860	17,569	10,019	27,588	2,417	17,525	270	5,446
136	56,451	19,767	720	20,487	3,405	11,828	137	2,551
137	171,588	511,995	.....	511,995	41,906	452,017	4,455	12,781
138	56,460	56,488	21,240	77,728	10,875	60,824	250	5,417
139	133,935	28,024	33,229	61,253	1,552	51,600	1,597	5,378
140	82,155	9,498	.....	9,498	3,898	.....	1,635	2,667
141	56,418	26,537	4,620	31,157	6,015	21,361	585	2,545
142	59,707	6,806	3,600	10,406	1,697	5,553	745	2,393

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		\$21,500	\$70,191	98.925		Feb. 12, 1889	71
		17,000	27,801	60		Apr. 8, 1881	72
\$108	\$3,420		32,449	100	100	Oct. 10, 1879	73
	12,679	50,000	156,260	100	100	Mar. 15, 1881	74
573		130,000	282,370	68.70			75
		121,750	197,353	100	42.30	Mar. 1, 1884	76
	829		128,832	100	100	Jan. 17, 1881	77
	884	160,000	132,461	100	100	Apr. 24, 1886	78
	859		81,801	100	100	Aug. 1, 1881	79
		10,000	21,182	99.133		Feb. 6, 1883	80
		50,000	108,385	81		Aug. 6, 1887	81
	7,651		93,625	100	100	Feb. 4, 1882	82
	25,103	300,000	580,592	100	100	Feb. 18, 1885	83
	40,769	75,000	104,749	100	100	Oct. 12, 1885	84
		500,000	2,654,690	67.405			85
		100,000	894,767	43.50		Apr. 30, 1892	86
5,827		961,300	2,397,129	64			87
3,339		50,000	186,993	70			88
		200,000	422,772	80.25		June 6, 1892	89
25,895		60,000	209,468	40			90
		50,000	46,441	81.10		Oct. 25, 1886	91
31,713		100,000	294,521	25			92
17,530		75,000	241,521	100	100		93
135,473		400,000	4,531,375	80			94
	712	25,000	36,526	100	100	Sept. 25, 1889	95
		250,000	365,931	75.25		Sept. 30, 1890	96
827		32,500	26,322	95			97
12,856		100,000	409,930	28.50			98
			8,131	100	100	Oct. 29, 1885	99
130		50,000	84,978	69.50		Jan. 22, 1890	100
26,325		200,000	651,274	100			101
		50,000	86,258	100	100	Feb. 10, 1888	102
3		50,000	140,333	42.37		Sept. 30, 1890	103
67,075		300,000	2,895,515	68			104
	14,850		127,524	100	100	June 1, 1886	105
	7,486	100,000	171,581	100	100	Sept. 14, 1891	106
15,057		50,000	62,162	40			107
11		50,000	112,135	47		Mar. 20, 1890	108
	3,149		63,669	100	100	Mar. 2, 1888	109
	5,172		130,772	100	100	Aug. 18, 1887	110
	75,229		116,626	100	100	Feb. 17, 1887	111
	10,074		80,452	100	100	Apr. 30, 1887	112
3,364		50,000	108,175	45			113
	3,329		9,379	100	100	Oct. 17, 1887	114
384,202		1,000,000	4,328,619	50			115
	7,787		82,156	100	100	July 11, 1889	116
	8,130	19,500	75,343	100	100	Mar. 5, 1891	117
		50,000	210,074	22.1568		May 13, 1892	118
		60,000	174,120	92.75		Apr. 25, 1892	119
	2,489		247,920	100	100	Oct. 20, 1888	120
11,253		300,000	1,129,983	96			121
	195,716		398,236	100	100	June 27, 1888	122
37,962		150,000	825,578	50			123
21,374		100,000	435,319	50			124
		100,000	326,222	53		Jan. 15, 1891	125
	4,316		311,028	100	100	Jan. 21, 1889	126
13,432		50,000	49,817	30			127
	361		90,136	100	100	Apr. 24, 1890	128
6,743		75,000	456,667	100	100		129
1,712		50,000	108,127	75			130
		50,000	143,454	30.177		Apr. 26, 1892	131
12,952		100,000	79,369	15			132
6,222		10,000	58,743	80			133
2,519		65,000	75,387	70			134
1,930		12,500	21,907	80			135
2,566		20,000	29,569	40			136
836		24,000	465,760	100	100		137
362		40,000	56,672	100	100		138
1,126		80,000	83,980	62.50			139
1,298		25,500	12,753				140
651		11,000	30,516	70			141
18		12,000	18,543	30			142

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collections from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
143	\$446,967	\$290,825	-----	\$290,825	\$158,304	\$118,323	\$3,592	\$10,368
144	191,227	36,950	\$24,500	61,450	16,307	29,482	1,143	3,503
145	216,143	50,466	-----	50,466	598	40,023	621	6,655
146	200,584	461,839	-----	461,839	67,811	345,203	4,840	13,314
147	129,083	64,005	7,524	71,529	20,985	44,792	255	4,656
148	78,520	45,571	780	46,351	31,265	7,338	748	2,675
149	65,431	37,781	-----	37,781	7,693	22,868	1,393	3,424
150	1,518,539	213,616	123,093	336,709	5,059	151,675	14,190	23,669
151	2,200,674	227,208	227,617	454,825	49,817	337,019	6,955	17,882
152	50,758	149,129	-----	149,129	8,000	131,791	122	3,555
153	139,268	40,599	22,750	63,349	2,823	53,763	276	2,015
154	-----	42,815	-----	42,815	32,214	8,753	18	1,830
155	472,599	102,064	-----	102,064	77,765	14,147	-----	6,075
156	148,569	13,120	-----	13,120	1,142	5,607	426	2,182
157	131,847	7,961	2,880	10,841	5,668	-----	121	2,059
158	109,692	13,968	-----	13,968	8,878	-----	848	1,692
159	441,672	27,443	82,100	109,543	1,622	91,543	139	3,189
160	226,489	62,679	-----	62,679	17,238	25,269	1,219	4,284
161	137,445	37,062	-----	37,062	35,580	-----	48	1,140
162	215,302	87,734	-----	87,734	1,503	72,518	501	2,971
163	-----	-----	-----	-----	-----	-----	-----	-----
164	71,259	12,510	-----	12,510	773	8,482	95	1,993
165	2,450,859	6,486,861	128,280	6,615,141	62,074	6,430,568	13,697	38,538
166	409,613	257,577	20,304	277,881	3,948	269,536	-----	3,921
167	360,220	153,694	-----	153,694	51,049	69,928	1,073	3,516
168	1,386,681	198,164	158,065	356,229	88,401	221,080	4,768	5,913
169	583,556	90,277	79,377	169,654	2,149	155,714	858	4,927
170	83,900	15,744	-----	15,744	11,674	-----	8	1,631
171	95,913	17,014	-----	17,014	5,363	8,745	606	1,427
172	-----	123,933	-----	123,933	11,946	80,636	-----	2,655
173	83,238	22,007	-----	22,007	4,856	7,592	114	2,015
174	257,799	10,852	27,980	38,832	856	33,618	74	1,773
175	130,771	25,137	-----	25,137	4,774	16,526	8	2,287
176	346,520	97,166	-----	97,166	784	85,532	550	3,364
177	-----	-----	-----	-----	-----	-----	-----	-----
178	94,906	5,911	-----	5,911	1,063	-----	86	445
179	67,902	28,794	-----	28,794	4,432	23,421	97	326
180	219,949	1,317	-----	1,317	204	-----	-----	437
181	311,540	73,507	-----	73,507	445	63,094	-----	162
	25,802,388	54,114,143	7,623,760	61,737,903	6,632,269	48,052,938	1,677,469	3,055,824

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
\$238			\$236,647	50			143
11,015		\$100,000	98,274	30			144
2,569			114,363	35			145
30,671			384,313	90			146
891		38,000	111,980	40			147
4,325		39,000	40,508	20			148
2,403			34,517	70			149
142,116		500,000	1,516,787	10			150
43,152		750,000	1,686,102	20			151
5,661			155,048	85			152
4,472		37,500	87,073	62.50			153
			8,753	100		June 30, 1892	154
4,077			94,360	15			155
3,763		45,000	37,335	20			156
2,993		54,000	71,970				157
2,550			36,768				158
13,050		150,000	263,372	35			159
14,669			101,077	25			160
294			9,274				161
10,241			145,035	50		Feb. 15, 1892	162
							163
1,167			39,239	25			164
70,264		400,000	7,565,376	85			165
476		100,000	539,071	50			166
28,128			280,844	25			167
36,067		500,000	735,673	30			168
6,006		250,000	521,935	30			169
2,431			12,282				170
873			34,982	25			171
	\$28,696		79,330	100	100	Oct. 12, 1892	172
7,430			25,399	30			173
2,511		82,000	134,473	25			174
1,542			82,636	20			175
6,936			171,065	50			176
							177
4,317			7,723				178
518			33,457	70			179
676			5,486				180
9,806			214,378	30			181
1,459,528	859,875	17,925,850	70,830,366				

ABSTRACT OF REPORTS OF CONDITION
OF
State Banks, Loan and Trust Companies, Savings and Private Banks,
1891-'92,
ARRANGED BY STATES, TERRITORIES, AND
GEOGRAPHICAL DIVISIONS.

NOTE.—Reference marks in the tables following indicate the character of the source of information from which reports were received.

ABSTRACT OF REPORTS OF CONDITION OF STATE

	States, etc.	Date of report.	No. of banks.	RESOURCES.		
				Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.
1	New Hampshire (<i>no report</i>)					
2	Rhode Island	Nov. 17, 1891	6			\$1,439,646
3	Connecticut	Oct. 1, 1891	8			4,828,996
	Total Eastern States		14			6,268,642
1	New York	June 11, 1892	190			182,227,338
2	New Jersey	Dec. 31, 1891	22			6,794,049
3	Pennsylvania	Nov. —, 1891	82	\$5,396,633		27,559,579
4	Delaware*	June 30, 1892	4	527,134		973,396
5	Maryland*	do	8	31,605	\$1,339,335	2,293,783
	Total Middle States		306	5,955,372	1,339,335	219,848,145
1	Virginia	May 17, 1892	90			17,212,606
2	West Virginia*	June 30, 1892	27	203,775	535,059	3,537,240
3	North Carolina	July 12, 1892	32	641,140		4,806,965
4	South Carolina*	June 30, 1892	24	118,181	277,914	2,812,783
5	Georgia*	do	51	461,999	2,206,834	9,342,452
6	Florida*	do	9	63,139	96,183	271,686
7	Alabama*	do	13	10,500	131,785	956,176
8	Mississippi	May 17, 1892	55			6,348,189
9	Louisiana†	June 30, 1892	16	83,225	558,507	6,979,475
10	Texas	do	4			759,590
11	Arkansas*	do	28	29,324	797,071	1,472,874
12	Kentucky	do	162	1,623,541	4,172,858	35,460,502
13	Tennessee*	do	63	279,075	986,239	6,483,842
	Total Southern States		574	3,513,899	9,762,450	96,444,380
1	Missouri	May 16, 1892	422	6,228,805		59,941,730
2	Ohio	Oct. 5, 1891	77	9,650,423	13,584,802	
3	Indiana	Oct. 31, 1891	72			8,010,652
4	Illinois	July 28, 1892	78			22,806,909
5	Michigan	Sept. 30, 1892	41			5,286,569
6	Wisconsin	July 4, 1892	109			35,318,038
7	Iowa	June 30, 1892	141			19,717,225
8	Minnesota	July 12, 1892	117			30,420,044
9	Kansas	June 4, 1892	281	1,056,066		13,785,782
10	Nebraska†	July 12, 1892	525			26,896,402
	Total Western States		1,863	16,935,294	13,584,802	222,183,351
1	Colorado	July —, 1892	21			2,110,508
2	California	July 1, 1892	161	17,301,942	16,640,457	52,763,082
3	Oregon*	June 30, 1892	12	298,558	274,936	1,928,072
4	Arizona*	do	5	96,805	169,446	197,241
5	North Dakota	July 30, 1892	68			2,321,534
6	South Dakota	May 14, 1892	110			3,168,003
7	Montana*	June 30, 1892	8	469,695	364,869	726,771
8	New Mexico†	do	4	55,965	21,881	217,958
9	Utah	June 10, 1892	11			1,893,218
10	Washington*	June 30, 1892	31	398,046	745,459	1,610,408
11	Wyoming*	do	3			69,542
	Total Pacific States, etc		434	18,621,011	18,217,048	67,006,337
	Total United States		3,191	45,025,576	42,903,635	611,750,855

* Unofficial.

† Semiofficial (all others official).

‡ Includes all banks other than national.

BANKS IN THE UNITED STATES, 1891-'92.

RESOURCES.

Over-drafts.	United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	1
\$20, 261	-----	-----	-----	\$83, 939	\$132, 594	\$158, 810	\$169, 967	\$16, 265	2
20, 261	-----	-----	-----	83, 939	1, 021, 496	1, 195, 382	174, 738	12, 824	3
180, 385	-----	-----	-----	-----	11, 773, 917	26, 665, 291	5, 657, 824	901, 338	1
168, 670	-----	-----	-----	-----	633, 892	1, 067, 187	215, 897	19, 284	2
-----	\$474, 800	-----	-----	-----	6, 845, 247	5, 158, 027	1, 724, 342	222, 498	3
-----	-----	\$21, 143	\$8, 450	6, 815	347, 145	216, 758	71, 975	10, 204	4
1, 497	28, 000	482, 373	252, 844	51, 410	57, 815	479, 382	392, 815	26, 732	5
350, 552	502, 800	503, 516	261, 294	58, 225	19, 658, 016	33, 586, 645	8, 062, 853	1, 180, 056	
163, 087	-----	-----	-----	-----	1, 804, 818	1, 970, 331	702, 189	146, 215	1
2, 900	-----	108, 597	20, 775	32, 425	60, 633	874, 482	238, 530	36, 804	2
76, 622	-----	29, 680	-----	-----	143, 767	771, 965	263, 433	51, 236	3
9, 827	-----	11, 414	-----	1, 800	370, 654	237, 630	149, 512	25, 809	4
118, 941	-----	75, 518	17, 249	4, 085	723, 867	1, 899, 269	480, 701	135, 762	5
10, 922	-----	2, 000	-----	21, 350	22, 705	196, 309	44, 529	11, 770	6
10, 705	-----	-----	-----	1, 700	49, 000	212, 384	90, 375	25, 398	7
-----	-----	-----	-----	-----	354, 383	1, 368, 236	531, 597	70, 346	8
43, 246	-----	58, 506	-----	-----	247, 246	199, 457	366, 690	63, 856	9
38, 665	-----	-----	-----	-----	2, 419	43, 198	81, 021	2, 900	10
21, 278	-----	9, 931	-----	7, 000	102, 421	814, 795	126, 847	44, 622	11
179, 025	24, 850	710, 861	158, 294	688, 871	1, 358, 356	5, 852, 138	1, 568, 542	81, 768	12
72, 222	-----	26, 223	-----	500	209, 638	1, 503, 240	428, 121	97, 824	13
747, 440	24, 850	1, 032, 730	196, 318	757, 731	5, 449, 907	15, 943, 434	5, 072, 087	794, 310	
1, 260, 383	80, 691	-----	-----	-----	5, 822, 948	10, 535, 029	3, 195, 768	-----	1
459, 808	232, 735	387, 449	-----	-----	2, 212, 831	3, 219, 528	990, 156	180, 366	2
161, 570	19, 540	-----	-----	-----	351, 313	2, 116, 514	383, 478	77, 337	3
157, 066	7, 068	-----	-----	-----	693, 232	4, 814, 128	438, 833	50, 185	4
59, 253	-----	-----	-----	-----	998, 255	1, 253, 048	271, 584	44, 330	5
305, 125	-----	-----	-----	-----	2, 374, 021	7, 684, 710	1, 029, 482	69, 381	6
-----	-----	-----	-----	-----	-----	-----	-----	-----	7
196, 652	-----	-----	-----	-----	517, 410	5, 244, 257	1, 675, 856	134, 776	8
311, 424	7, 020	-----	-----	-----	572, 741	3, 291, 670	1, 965, 597	325, 638	9
313, 786	37, 419	-----	-----	-----	712, 396	2, 818, 796	1, 000, 782	58, 214	10
3, 225, 067	384, 473	387, 449	-----	-----	14, 255, 147	40, 977, 680	10, 951, 536	940, 227	
52, 548	-----	-----	-----	-----	-----	445, 440	219, 453	16, 474	1
-----	-----	-----	-----	-----	4, 432, 076	10, 038, 420	5, 552, 093	-----	2
84, 230	-----	22, 050	-----	-----	439, 887	165, 160	92, 860	9, 672	3
13, 360	-----	11, 263	-----	-----	6, 567	20, 951	65, 245	19, 809	4
38, 873	-----	-----	-----	-----	39, 881	268, 094	194, 216	71, 503	5
76, 775	-----	197, 138	-----	-----	63, 344	750, 560	470, 810	118, 877	6
24, 702	-----	78, 737	-----	-----	17, 492	217, 059	119, 224	8, 906	7
1, 500	-----	-----	-----	2, 000	-----	154, 231	10, 925	880	8
133, 116	-----	-----	-----	-----	-----	337, 156	318, 191	22, 225	9
44, 489	-----	80, 483	2, 000	-----	78, 647	347, 126	559, 280	64, 512	10
2, 134	-----	-----	-----	-----	329	23, 164	3, 832	2, 455	11
471, 727	-----	389, 671	2, 000	2, 000	5, 078, 223	12, 767, 361	7, 606, 129	335, 313	
4, 815, 047	912, 123	2, 313, 366	459, 612	901, 895	45, 595, 383	104, 629, 312	32, 037, 310	3, 278, 995	

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS

States, etc.		RESOURCES.		
		Cash and cash items.	Other resources.	Total.
1	New Hampshire (<i>no report</i>)			
2	Rhode Island	\$92,534		\$2,093,755
3	Connecticut	448,357		7,702,054
	Total Eastern States	540,891		9,795,809
1	New York	59,122,944	\$593,630	287,122,667
2	New Jersey	514,543	59,413	9,472,935
3	Pennsylvania	3,264,565	2,684,880	53,330,571
4	Delaware*	75,323		2,258,343
5	Maryland*	452,427	13,924	5,903,942
	Total Middle States	63,429,802	3,351,847	358,088,456
1	Virginia	1,516,998	32,850	23,549,094
2	West Virginia*	529,957	926	6,182,103
3	North Carolina	449,548		7,234,356
4	South Carolina*	322,746	2,478	4,340,748
5	Georgia*	1,612,183	276,722	17,355,582
6	Florida*	117,185	37,604	895,382
7	Alabama*	127,565		1,615,588
8	Mississippi	830,143		9,502,894
9	Louisiana†	3,927,062	474	12,527,744
10	Texas	382,965		1,310,758
11	Arkansas*	326,300	136,859	3,889,322
12	Kentucky	7,267,636	133,821	59,281,063
13	Tennessee*	1,349,598	34,668	11,471,190
	Total Southern States	18,759,886	656,402	159,155,824
1	Missouri	11,266,795		98,332,149
2	Ohio	2,476,084	10,229	33,404,411
3	Indiana	1,115,531	3,682	12,239,617
4	Illinois	3,175,495	19,508	32,162,424
5	Michigan	527,262	10,077	8,450,378
6	Wisconsin	4,443,323		51,224,080
7	Iowa		6,530,424	26,247,649
8	Minnesota	3,663,019	11,094	41,863,108
9	Kansas	1,978,909		23,294,847
10	Nebraska†	1,992,694	82,488	33,912,977
	Total Western States	30,639,112	6,667,502	361,131,640
1	Colorado	323,066	220,401	3,387,890
2	California	13,985,132	4,977,006	125,690,208
3	Oregon*	361,073	11,212	3,687,710
4	Arizona*	66,549	1,542	668,778
5	North Dakota	291,063	334,041	3,559,205
6	South Dakota	407,467	55,483	5,308,457
7	Montana*	198,990	958	2,227,403
8	New Mexico†	78,888		544,228
9	Utah	304,576	21,057	3,029,539
10	Washington*	345,749	31,593	4,307,792
11	Wyoming*	13,334		114,790
	Total Pacific States, etc.	16,375,887	5,653,293	152,526,000
	Total United States	129,745,578	16,329,044	1,040,697,731

*Unofficial. †Semiofficial (all others official). ‡Includes all banks in the State other than national.

IN THE UNITED STATES, 1891-'92—Continued.

LIABILITIES.								
Capital stock.	Surplus.	Other undivided profits.	State-bank notes.	Dividends unpaid.	Deposits.	Due to banks.	Other liabilities.	
\$916,675		\$166,404	\$974	\$5,614	\$863,887	\$104,079	\$36,122	1
2,340,000	\$536,521	147,768		3,407	4,082,611	591,747		2
3,256,675	536,521	314,172	974	9,021	4,946,498	695,826	36,122	3
32,303,700	15,343,921	10,648,402	8,060		197,876,506	27,135,043	3,807,035	1
1,735,850	770,500	244,125		13,701	6,331,477	250,483	126,799	2
8,456,860	3,662,214	1,164,344	71,065		39,302,116	381,499	292,473	3
680,000	346,050	41,664		3,638	1,121,336	63,012	2,643	4
1,612,200	416,000	158,212		21,057	3,647,825	40,648	8,000	5
44,788,610	20,538,685	12,256,747	79,125	38,396	248,279,260	27,870,685	4,236,950	
6,138,147	1,593,697	793,929		4,725	13,918,941	511,575	588,080	1
1,343,537	362,618	117,336		11,719	4,228,791	114,886	3,216	2
2,122,500	325,714	191,683		3,499	3,792,462	302,933	495,565	3
1,533,027	134,821	223,697		12,588	1,832,983	82,224	521,408	4
5,961,595	1,283,337	672,781		78,456	8,380,370	418,856	560,187	5
238,550	14,330	20,551		132	599,513	9,184	13,122	6
748,050	36,018	76,313			705,691	6,227	43,289	7
3,115,836	353,760	380,840			5,190,963		461,495	8
2,820,121	396,267	688,110	8,565	48,373	8,515,934	15,406	34,968	9
450,000	129,855	46,732		1,164	662,940	18,280	1,787	10
1,223,894	90,416	110,268			2,233,188	170,416	61,140	11
19,220,852	5,560,878	1,192,647	48,345	398,735	31,283,511	1,199,021	377,074	12
4,017,967	610,254	361,705		24,902	6,105,364	247,529	103,469	13
48,934,076	10,891,965	4,876,592	56,910	584,293	87,456,651	3,096,537	3,264,800	
18,265,545	8,235,860				67,234,147	3,185,642	1,410,955	1
6,492,605	1,006,055	569,284		14,380	24,518,054	434,774	369,259	2
3,586,700	521,939	303,176		7,483	7,654,964	87,773	77,582	3
6,565,500	1,802,972	589,325		4,794	21,155,695	1,951,509	92,629	4
2,016,000	393,357	246,183		1,527	5,609,274	116,888	67,149	5
6,286,900	2,145,407	643,648	223	10,802	41,659,713		477,387	6
7,430,200					16,361,012		2,456,437	7
8,631,000	894,893	1,620,893		50,259	27,977,874	1,864,814	823,375	8
7,953,353	711,333	861,282		1,300	12,823,200	185,860	758,510	9
14,032,650	814,970	526,948		6,864	15,123,847	764,893	2,642,805	10
81,260,453	16,526,786	5,360,739	223	97,409	240,117,789	8,592,153	9,176,088	
1,185,775	116,780	101,416		11,000	1,899,225		73,694	1
45,776,743	17,548,632				53,247,263	8,055,270	1,062,300	2
1,342,000	53,901	63,202		11,495	2,204,217	12,895		3
281,064	23,670	36,943			298,654	13,447	15,000	4
879,814	229,620				2,110,310	25,717	313,744	5
1,890,141	108,679	268,343		1,671	2,823,429	17,308	198,886	6
607,000	29,940	104,671		1,200	1,433,890	4,951	45,751	7
145,000	1,000	12,483		2,000	372,752	10,993		8
1,369,720	71,500	87,253			1,384,047	57,160	59,859	9
2,002,100	46,904	146,705		420	1,867,365	143,730	100,568	10
32,000	608	3,723			78,459			11
55,511,357	18,231,234	824,739		27,786	67,719,611	8,341,471	1,869,802	
233,751,171	66,725,191	23,632,989	137,232	756,905	648,513,809	48,596,672	18,583,762	

ABSTRACT OF REPORTS OF CONDITION OF LOAN AND

	States.	Date of report.	No. of banks.	RESOURCES.		
				Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.
1	Maine.....	Aug. 31-Nov. 30, 1891.	12	\$870, 608	-----	\$1, 588, 059
2	New Hampshire (<i>no report</i>)					
3	Massachusetts	Oct. 31, 1891	18	12, 084, 270	\$26, 070, 011	20, 341, 661
4	Rhode Island	Nov. 17, 1891	7	2, 294, 610	1, 634, 950	4, 629, 804
5	Connecticut.....	Oct. 1, 1891	10	-----	-----	2, 981, 210
	Total Eastern States		47	15, 249, 488	27, 704, 961	29, 540, 734
1	New York	Jan. 1, 1892	32	13, 373, 463	173, 552, 829	17, 210, 145
2	New Jersey.....	Dec. 31, 1891	15	-----	3, 110, 028	1, 272, 800
3	Pennsylvania*.....	June 30, 1892	33	8, 461, 417	40, 463, 832	4, 337, 202
4	Delaware*.....	do	1	297, 880	379, 802	250, 468
5	Maryland*.....	do	2	43, 825	6, 134, 756	-----
6	District of Columbia.....	July 12, 1892	3	3, 110, 729	1, 983, 294	9, 676
	Total Middle States		88	25, 287, 314	225, 624, 541	23, 080, 291
1	Missouri*.....	June 30, 1892	5	3, 246, 991	2, 211, 132	362, 793
2	Illinois.....	July 28, 1892	8	-----	-----	17, 076, 155
3	Iowa*.....	June 30, 1892	8	9, 914, 502	873, 260	297, 850
4	Minnesota.....	July 12, 1892	9	1, 400, 527	-----	3, 197, 956
5	Michigan.....	Sept. 30, 1892	3	-----	-----	205, 053
	Total Western States		33	14, 562, 020	3, 084, 392	21, 139, 807
	Total United States		168	55, 098, 822	256, 413, 894	73, 760, 832

	States.	RESOURCES.		
		Cash and cash items.	Other resources.	Total.
1	Maine.....	\$113, 128	\$237, 387	\$4, 279, 477
2	New Hampshire (<i>no report</i>)			
3	Massachusetts	4, 129, 419	-----	81, 862, 706
4	Rhode Island.....	850, 123	-----	15, 416, 859
5	Connecticut.....	183, 126	-----	5, 838, 267
	Total Eastern States	5, 275, 796	237, 387	107, 397, 309
1	New York	7, 273, 971	4, 604, 330	300, 765, 575
2	New Jersey.....	303, 485	369, 639	8, 933, 149
3	Pennsylvania*.....	4, 784, 619	938, 074	103, 821, 308
4	Delaware*.....	8, 564	-----	1, 600, 660
5	Maryland*.....	102, 305	-----	10, 022, 324
6	District of Columbia.....	159, 812	-----	8, 321, 477
	Total Middle States	12, 632, 756	5, 912, 043	433, 464, 493
1	Missouri*.....	37, 348	932, 571	8, 171, 283
2	Illinois.....	4, 083, 913	45, 599	28, 540, 659
3	Iowa*.....	60, 149	435, 616	13, 660, 169
4	Minnesota.....	481, 184	199, 238	7, 456, 744
5	Michigan.....	28, 899	4, 726	1, 554, 251
	Total Western States	4, 691, 493	1, 617, 750	59, 383, 106
	Total United States	22, 600, 045	7, 767, 180	600, 244, 908

* Unofficial (all others official).

TRUST COMPANIES IN THE UNITED STATES, 1891-'92.

RESOURCES.

Over-drafts.	United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
-----	-----	\$182,973	\$335,416	\$60,014	\$498,991	\$258,867	\$124,134	\$9,900	1
-----	-----	-----	-----	-----	-----	-----	-----	-----	2
-----	\$1,139,023	1,981,308	7,621,843	490,572	865,288	5,727,435	1,195,102	216,774	3
-----	500,000	1,173,802	2,507,942	88,280	1,023,673	25,786	678,963	8,926	4
\$6,798	-----	-----	-----	-----	1,449,050	897,308	306,840	13,935	5
6,798	1,639,023	3,338,083	10,465,201	638,866	3,837,002	6,909,396	2,305,039	249,535	
-----	-----	-----	-----	-----	-----	-----	-----	-----	
-----	15,049,721	-----	-----	-----	36,082,518	26,753,732	6,864,866	-----	1
603	-----	-----	-----	-----	2,595,814	708,992	571,788	-----	2
15,163	1,165,034	376,556	16,734,876	51,175	5,353,560	12,978,938	7,940,353	220,509	3
-----	-----	76,000	172,284	-----	30,274	292,850	73,705	18,833	4
-----	-----	2,192,471	-----	-----	653,298	386,969	484,976	23,724	5
448	203,200	100,250	-----	-----	220,487	874,702	1,653,086	5,793	6
16,214	16,417,955	2,745,277	16,907,100	51,175	44,935,951	41,996,183	17,588,774	268,859	
-----	-----	-----	-----	-----	-----	-----	-----	-----	
10,182	-----	301,380	2,850	427,803	63,840	389,389	175,425	9,579	1
92,502	2,600	-----	-----	-----	2,370,673	4,826,097	28,380	14,740	2
30,303	-----	19,571	242,489	490,500	151,359	627,460	475,378	41,732	3
-----	-----	-----	-----	-----	351,571	-----	1,777,564	48,704	4
-----	-----	-----	-----	-----	806,449	226,800	267,204	15,120	5
132,987	2,600	320,951	245,339	918,303	3,743,892	6,069,746	2,723,951	129,875	
155,999	18,059,578	6,404,311	27,617,700	1,608,344	52,516,845	54,975,325	22,617,764	648,269	

LIABILITIES.

Capital stock.	Surplus.	Other un-divided profits.	Debenture bonds.	Dividends unpaid.	Deposits.	Due to banks.	Other liabilities.	
\$1,008,900	\$72,300	\$121,725	\$181,700	\$2,381	\$2,516,143	\$6,189	\$370,135	1
8,275,000	3,730,288	2,232,269	-----	-----	61,553,543	-----	6,071,606	2
2,353,820	52,000	581,254	-----	714	12,429,071	-----	-----	3
1,111,600	275,752	245,297	-----	3,386	3,934,765	267,467	-----	4
12,749,320	4,130,340	3,180,549	181,700	6,481	80,433,522	273,656	6,441,741	5
25,650,000	31,380,877	3,938,921	-----	-----	234,466,697	-----	5,329,080	1
1,470,000	125,900	316,740	-----	-----	6,507,679	74,860	437,970	2
21,343,678	7,524,526	6,479,196	-----	72,762	60,686,280	231,076	7,483,790	3
500,000	70,000	29,740	-----	-----	795,870	-----	205,050	4
1,500,000	619,206	270,701	-----	-----	-----	-----	7,632,417	5
3,250,000	200,000	95,532	361,200	-----	4,153,663	11,082	250,000	6
53,713,678	39,920,509	11,130,830	361,200	72,762	306,610,189	317,018	21,338,307	
3,050,000	70,000	65,503	1,958,055	21,336	2,177,830	13,868	814,691	1
4,710,000	1,253,200	792,030	-----	2,166	18,551,857	3,101,268	130,138	2
2,122,038	303,567	298,986	8,864,325	5,734	1,001,399	49,042	1,015,078	3
3,570,936	122,131	418,643	-----	-----	2,196,070	-----	1,148,964	4
730,000	25,000	56,860	-----	-----	689,129	16,613	36,649	5
14,182,974	1,773,898	1,632,022	10,822,380	29,236	24,616,285	3,180,791	3,145,520	
80,645,972	45,824,747	15,943,401	11,365,280	108,479	411,659,996	3,771,465	30,925,568	

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1891-'92.

	1872-'73.*	1873-'74.	1874-'75.	1875-'76.	1876-'77.	1877-'78.	1878-'79.	1879-'80.	1880-'81.	1881-'82.
	—banks.	—banks.	551 banks.	633 banks.	592 banks.	475 banks.	616 banks.	620 banks.	652 banks.	672 banks.
Resources:										
Loans and discounts.....	\$119,332,341	\$154,377,672	\$176,308,949	\$178,983,496	\$266,585,314	\$169,391,437	\$191,444,093	\$206,821,194	\$250,819,420	\$272,530,217
Overdrafts.....	237,104	212,772	377,297	348,604	516,565	319,959	447,302	528,543	1,335,310	1,196,369
United States bonds.....	1,544,296	1,961,447	344,984	869,144	929,260	2,150,880	7,739,203	17,142,332	12,048,452	8,739,172
Other stocks, etc.....	3,617,667	16,437,815	23,667,950	19,364,450	23,209,670	19,398,287	21,916,024	17,117,117	24,904,903	19,780,527
Due from banks.....	12,605,100	19,050,046	19,831,146	23,096,812	23,201,782	25,107,149	22,169,065	36,180,435	46,657,328	49,919,183
Real estate, etc.....	3,269,233	5,372,186	9,005,657	8,561,224	12,609,160	11,092,118	14,264,835	14,227,927	13,914,238	13,037,939
Other resources.....	944,079	1,164,999	4,903,190	6,863,083	6,442,710	10,694,390	9,221,700	5,801,796	10,542,266	12,306,578
Expenses.....	886,348	1,284,344	1,353,066	1,559,404	1,211,416	914,726	801,005	878,696	965,327	999,944
Cash items.....	18,977,324	10,434,018	8,624,086	9,059,547	9,816,456	7,320,845	8,767,391	11,176,374	16,900,325	18,546,073
Specie.....	3,020,139	1,980,083	1,156,456	1,926,100	2,319,659	3,041,676	-1,979,701	6,201,617	17,071,445	17,201,489
Legal tenders, etc.....	8,447,776	25,126,706	26,740,215	27,623,988	34,415,712	28,480,374	37,088,961	48,828,255	23,797,046	24,586,682
Total.....	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173
Liabilities:										
Capital stock.....	42,705,834	59,305,532	69,084,980	80,425,634	110,949,515	95,193,292	104,124,871	90,816,575	92,922,525	91,808,213
Circulation.....	174,714	153,432	177,653	388,397	387,661	388,298	389,542	283,308	274,941	286,391
Surplus.....	2,109,732	2,942,707	6,797,167	7,027,817	5,665,854	7,983,996	16,667,574	18,816,496	20,976,167	23,148,050
Undivided profits.....	10,027,668	12,363,205	9,002,133	10,457,346	18,283,567	11,693,064	5,666,221	6,721,615	7,943,466	8,902,579
Dividends unpaid.....	33,492	337,290	83,722	393,419	335,904	324,176	501,881	474,567	567,171	481,858
Deposits.....	110,754,034	137,594,961	165,871,439	157,928,658	226,654,538	142,764,491	166,958,299	208,751,611	261,362,303	281,835,496
Due to banks.....	8,838,355	14,241,604	10,530,844	13,307,398	9,412,876	10,348,911	13,093,069	18,462,707	18,870,466	18,262,172
Other liabilities.....	4,237,578	10,463,357	10,791,058	8,327,183	11,567,789	9,215,603	8,438,003	10,577,607	16,039,021	14,109,414
Total.....	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173

* In compliance with House resolution, making it one of the duties of the Comptroller of the Currency, the Annual Report for 1873 contained the first report of State and savings banks made to this office, and was the first call of that character ever made upon State by Federal officer.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1891-'92—Continued.

	1882-'83.	1883-'84.	1884-'85.	1885-'86.	1886-'87.	1887-'88.	1888-'89.	1889-'90.	1890-'91.	1891-'92.
Resources:										
Loans on real estate.....	754 banks.	817 banks.	975 banks.	849 banks.	1,413 banks.	1,403 banks.	1,671 banks.	2,101 banks.	2,572 banks.	3,191 banks.
Loans on collateral security other than real estate.....										
Loans and discounts.....										
Overdrafts.....										
United States bonds.....										
State, county, and municipal bonds.....										
Railroad bonds and stocks.....										
Bank stocks.....										
Other stocks, bonds, etc.....										
Due from banks.....										
Real estate, furniture, etc.....										
Other resources.....										
Expenses.....										
Cash items.....										
Specie.....										
Legal tenders, etc.....										
Total.....	512, 137, 026	521, 077, 766	553, 562, 761	528, 695, 920	684, 781, 845	671, 707, 317	796, 035, 613	870, 812, 131	905, 994, 142	1, 040, 697, 731
Liabilities:										
Capital stock.....										
Circulation.....										
Surplus.....										
Undivided profits.....										
Dividends unpaid.....										
Individual deposits.....										
Due to banks.....										
Other liabilities.....										
Total.....	512, 137, 026	521, 077, 766	553, 562, 761	528, 695, 920	684, 781, 845	671, 707, 317	796, 035, 613	870, 812, 131	905, 994, 142	1, 040, 697, 731

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND STOCK

		Date of report.	No. of banks.	RESOURCES.			
State, etc.				Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.	Over-drafts.
MUTUAL SAVINGS BANKS.							
1	Maine	Oct. 31, 1891	53	\$6,964,744	\$6,055,317	\$1,869,140	
2	New Hampshire	June 30, 1892	71	30,566,428	6,652,942	7,153,803	
3	Vermont	do	21	10,877,871	473,195	1,480,814	
4	Massachusetts	Oct. 31, 1891	180	153,727,164	5,879,110	101,660,614	
5	Rhode Island	Nov. 17, 1891	38	26,828,042	3,741,400	7,373,177	
6	Connecticut	Oct. 1, 1891	87	49,440,464	9,508,866	3,623,830	
Total Eastern States			450	278,404,713	32,310,830	123,161,378	
7	New York	Jan. 1, 1892	122	274,219,704	7,470,329		
8	New Jersey	do	24	14,326,412	1,743,338		
9	Pennsylvania*	Nov. and Dec., 1891, and June 30, 1892.	12	16,036,614	6,454,590		
10	Delaware †	June 30, 1892	2	3,013,129		318,972	
11	Maryland †	do	21	5,465,869	2,223,647	128,227	
Total Middle States			181	313,061,728	17,891,904	447,199	
12	Total Southern States, West Virginia. †	June 30, 1892	1	179,614		23,186	
13	Ohio †	do	5	8,294,909	2,541,464		
14	Indiana	Oct. 31, 1891	5	2,793,756		258,208	
15	Wisconsin	July 4, 1892	1			112,059	
Total Western States			11	11,088,665	2,541,464	370,267	
Total mutual savings banks.			643	602,734,720	52,744,198	124,002,030	
STOCK SAVINGS BANKS.							
16	Total Eastern States, Vermont.	June 30, 1892	15	3,172,297	403,526	1,423,638	
17	Pennsylvania †	do	7	793,406	1,830,232	548,853	
18	Maryland †	do	7	335,531	8,500	807,680	
19	District of Columbia †	do	1	42,042	19,045		
Total Middle States			15	1,170,979	1,857,777	1,356,533	
20	West Virginia †	June 30, 1892	2	25,755	145,995	244,386	\$748
21	North Carolina	July 12, 1892	4	118,865		135,809	11
22	South Carolina †	June 30, 1892	18	464,621	964,449	2,013,113	654
23	Georgia †	do	8	728,535	389,289	180,441	315
24	Florida †	do	1	41,258		30,011	
25	Alabama †	do	3			625,542	11,732
26	Louisiana	do	1	247,992	1,095,226		
27	Texas †	do	2	75,391	550,347	273	1,286
28	Arkansas †	do	2	22,420	52,826	54,659	80
29	Tennessee †	do	10	178,516	417,332	1,206,579	6,408
Total Southern States			51	1,903,353	3,615,464	4,490,813	21,234
30	Ohio †	June 30, 1892	12	3,349,022	4,209,121	1,108,859	4,314
31	Illinois	July 28, 1892	22			32,154,919	38,106
32	Michigan	Sept. 30, 1892	95			31,828,523	146,688
33	Iowa	June 30, 1892	104			26,072,069	
34	Minnesota	July 12, 1892	13	3,507,316	3,454,692		1,784
Total Western States			246	6,856,338	7,663,813	91,164,370	190,892
35	Colorado	July —, 1892	10			2,546,884	11,305
36	California	July 1, 1892	54	98,505,071	12,257,726	488,711	
37	New Mexico*	June 30, and July 5, 1892.	2	73,258	78,252	77,664	
38	Utah	June 10, 1892	11			3,192,473	78,463
39	Washington †	June 30, 1892	12	416,560	552,418	968,609	26,869
Total Pacific States, etc			89	98,994,889	12,888,396	7,274,341	116,637
Total stock savings banks.			416	112,097,856	26,428,976	105,709,695	328,763
Total all savings banks			1,059	714,832,576	79,173,174	229,711,725	328,763

* Semiofficial.

† Unofficial (all others official).

SAVINGS BANKS IN THE UNITED STATES, 1891-'92.

RESOURCES.							
United States bonds..	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.
\$605,800	\$15,914,561	\$13,323,423	\$2,852,212	\$3,886,189		\$1,068,434	1
275,850	9,656,644	9,802,032	2,682,760	8,346,403		1,133,812	2
110,750	4,941,095		236,760		\$593,014	235,929	3
1,197,250	45,413,068	37,646,684	28,335,143		11,149,921	4,169,247	4
2,326,100	8,341,823	10,320,984	2,567,543	4,825,187		2,056,239	5
857,275	28,518,605	24,818,698	6,374,643			3,462,680	6
5,373,025	112,785,796	95,911,821	43,049,061	17,057,779	11,742,935	12,126,341	
107,313,860	226,793,301				35,446,035	9,623,173	7
6,080,993	7,491,105	3,958,245		93,358	1,143,027	1,293,854	8
4,666,543	17,941,590	18,737,231	49,824	1,368,821	3,557,497	1,010,229	9
	81,000	170,715	54,412	82,839		286,025	1,880
7,000,000	14,587,390	10,529,945	226,304	553,707	385,760	589,403	154,879
125,061,396	266,894,386	33,396,136	330,540	2,098,725	40,532,319	12,712,684	323,081
				15,500	16,048	1,252	
2,053,566	10,026,832	772,100			1,564,194	917,946	5,106
125,120	208,532		9,570	92,000		190,808	13,312
				7,050	5,000	3,240	616
2,178,686	10,235,364	772,100	9,570	99,050	1,569,194	1,111,994	19,034
132,613,107	389,915,546	130,080,057	43,389,171	19,271,054	53,860,496	25,952,271	342,115
1,350	1,746,699		160,230		489,101	92,870	
13,500	3,000			269,382	429,204	505,089	21,282
115,000	76,728	133,600	18,230	220,944	95,493	52,447	4,207
15,715				2,000	14,585	630	6,838
144,215	79,728	133,600	18,230	492,326	539,282	558,166	32,327
	35,000	39,500	1,900		21,954	33,400	1,019
	45,937			37,993		6,715	1,233
50,000	537,053	476,860	10,634	739,111	398,440	167,146	32,838
	33,250			17,926	122,268	83,909	16,335
				9,000	35,655	1,636	2,708
				22,504	45,940	98,782	12,592
	245,727	30,000		135,415		750	
				1,000	29,206	39,921	5,371
	2,800				27,030	6,812	4,174
	39,315	8,450	80,115	415,890	205,691	154,331	37,913
50,000	939,082	554,810	92,649	1,378,839	886,184	593,402	114,183
201,050	373,525	447,362		415,168	2,737,855	145,600	21,652
334,477				5,582,261	7,569,590	214,599	19,935
				23,904,056	10,026,783	1,386,549	193,018
				288,421	1,692,440	290,740	28,401
535,527	373,525	447,362		30,189,906	22,026,668	2,037,488	263,006
					43,351	27,221	20,969
				19,568,228	3,217,541	3,348,093	
			20,959		2,116		
				30,000	254,847	376,362	18,602
	135,660		7,500	166,385	256,667	112,125	40,857
	135,660		28,459	19,764,613	3,774,522	3,863,801	80,428
731,092	3,274,694	1,135,772	299,568	51,825,684	27,715,757	7,145,727	489,944
133,344,199	393,190,240	131,215,829	43,688,739	71,096,738	81,576,253	33,097,998	832,059

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND STOCK

	State, etc.	RESOURCES.			LIABILITIES.	
		Cash and cash items.	Other re-sources.	Total.	Capital stock.	Surplus.
MUTUAL SAVINGS BANKS.						
1	Maine	\$884,892	\$126,159	\$53,550,871	.....	\$2,092,200
2	New Hampshire.....	1,918,752	467,299	78,656,725	.....	5,073,267
3	Vermont.....	170,624	63,122	19,183,174	.....	633,371
4	Massachusetts.....	819,982	567,784	390,565,967	.....	13,273,683
5	Rhode Island.....	1,463,778	421,605	70,265,878	.....	.....
6	Connecticut.....	3,157,874	478,090	130,241,025	.....	4,444,445
Total Eastern States		8,415,902	2,124,059	742,463,640	.....	25,516,966
7	New York.....	7,622,575	7,498,657	675,987,634	.....	87,317,105
8	New Jersey.....	302,515	532,898	36,875,745	.....	.....
9	Pennsylvania*.....	1,885,854	40,451	71,915,566	.....	6,117,789
10	Delaware †.....	34,091	57,035	4,100,098	.....	455,984
11	Maryland †.....	530,254	208,494	42,583,879	.....	998,966
Total Middle States.....		10,375,289	8,337,535	831,462,922	.....	94,889,844
12	Total Southern States, West Virginia. †.....	1,160	.....	236,760	.....	3,000
13	Ohio †.....	745,604	20,409	26,942,130	.....	1,738,748
14	Indiana.....	475,647	.....	4,166,953	.....	308,709
15	Wisconsin.....	15,309	.....	143,274	.....	.....
Total Western States.....		1,236,560	20,409	31,252,357	.....	2,047,457
Total mutual savings banks.....		20,028,911	10,482,003	1,605,415,679	.....	122,457,267
STOCK SAVINGS BANKS.						
16	Total Eastern States, Vermont ..	93,471	87,358	7,670,540	\$725,000	.....
17	Pennsylvania †.....	113,340	23,198	4,550,486	1,069,706	62,583
18	Maryland †.....	87,560	1,496	1,957,416	410,542	98,906
19	District of Columbia†.....	1,478	.....	102,333	34,525	.....
Total Middle States		202,378	24,694	6,610,235	1,514,773	161,489
20	West Virginia †.....	49,442	.....	599,099	100,000	23,243
21	North Carolina†.....	5,862	.....	352,425	40,000	6,933
22	South Carolina†.....	312,311	5,950	6,173,180	718,360	291,613
23	Georgia†.....	102,673	.....	1,674,941	568,709	59,900
24	Florida†.....	23,596	126	143,990	20,000	.....
25	Alabama †.....	180,262	.....	997,354	275,000	17,016
26	Louisiana.....	165,425	.....	1,920,535	100,000	.....
27	Texas †.....	48,789	.....	751,584	139,350	100,759
28	Arkansas †.....	23,785	23	194,609	35,038	.....
29	Tennessee †.....	405,986	8,622	3,165,148	678,450	133,211
Total Southern States		1,318,131	14,721	15,972,865	2,674,907	632,675
30	Ohio †.....	199,323	13,500	13,226,351	1,896,575	978,674
31	Illinois.....	3,512,905	10,207	49,436,999	6,122,000	1,877,500
32	Michigan.....	3,588,913	134,268	71,208,798	8,198,410	1,633,772
33	Iowa.....	6,691,687	32,763,756	32,763,756	5,304,000	.....
34	Minnesota.....	126,009	19,436	9,409,239	225,000	180,000
Total Western States.....		7,427,150	6,869,098	176,045,143	21,745,985	4,669,946
35	Colorado.....	141,836	850,694	3,642,260	600,000	66,207
36	California.....	3,366,981	299,723	141,052,074	8,197,763	4,544,686
37	New Mexico*.....	44,283	.....	296,532	80,000	9,300
38	Utah.....	279,970	65,064	4,295,781	1,009,047	313,993
39	Washington †.....	305,160	54,942	3,043,752	860,000	25,161
Total Pacific States, etc.....		4,138,230	1,270,423	152,330,399	10,746,810	4,959,347
Total stock savings banks ..		13,179,360	8,266,294	358,629,182	37,407,475	10,423,457
Total all savings banks.....		33,208,271	18,748,297	1,964,044,861	37,407,475	132,880,724

* Semiofficial.

† Unofficial (all others official).

SAVINGS BANKS IN THE UNITED STATES, 1891-'92—Continued.

LIABILITIES.

Other undivided profits.	Dividends unpaid.	Deposits (not savings).	Savings deposits.	Due to other banks.	Other liabilities.	No. of depositors.	Average deposit.	
\$1,038,293	-----	-----	\$50,278,452	-----	\$141,926	146,668	\$342.80	1
1,089,236	-----	-----	72,439,660	-----	54,562	169,949	426.24	2
457,291	-----	-----	18,065,290	-----	27,222	59,528	303.47	3
7,639,925	-----	-----	369,526,386	-----	125,973	1,131,203	326.67	4
3,946,300	-----	-----	66,276,157	\$21,692	21,729	136,648	485.01	5
3,104,054	-----	-----	122,582,160	-----	110,366	317,925	385.57	6
17,275,099	-----	-----	699,168,105	21,692	481,778	1,961,921	356.87	
-----	-----	-----	588,425,421	-----	245,108	1,516,289	388.07	7
2,977,240	-----	-----	33,807,634	-----	90,871	131,739	256.62	8
1,465,320	-----	-----	64,266,435	-----	66,022	242,908	264.57	9
17,795	-----	-----	3,626,319	-----	-----	17,318	209.39	10
459,615	-----	-----	41,103,399	-----	21,899	139,038	295.63	11
4,919,970	-----	-----	731,229,208	-----	423,900	2,047,292	352.28	
3,835	-----	-----	229,925	-----	-----	6,241	36.84	12
502,389	-----	-----	24,700,993	-----	-----	59,565	414.69	13
98,501	-----	-----	3,754,622	-----	5,121	15,418	243.52	14
4,348	-----	-----	138,926	-----	-----	948	146.59	15
605,238	-----	-----	28,594,541	-----	5,121	75,931	376.58	
22,804,142	-----	-----	1,459,221,779	21,692	910,799	4,091,385	356.65	
174,190	-----	-----	6,609,452	-----	161,898	21,212	311.59	16
168,493	\$876	\$2,122,690	967,558	-----	158,580	5,563	173.93	17
36,942	17,052	513,697	874,469	-----	5,898	3,097	282.36	18
6,723	-----	-----	60,178	-----	907	1,303	46.18	19
212,158	17,928	2,636,387	1,902,205	-----	165,295	9,963	190.93	
5,941	70	223,402	243,923	1,993	527	2,187	111.53	20
4,790	883	13,566	282,425	-----	3,828	6,247	45.21	21
252,580	4,123	559,666	4,225,459	27,744	93,635	21,397	197.48	22
74,392	4,321	339,069	572,523	22,096	33,931	4,569	125.30	23
7,321	-----	84,702	31,912	-----	55	170	187.73	24
36,182	-----	387,180	220,046	31,281	30,649	1,698	129.59	25
124,803	-----	-----	1,695,732	-----	-----	5,557	305.15	26
103,309	-----	109,419	279,783	18,964	-----	1,950	143.48	27
7,213	-----	98,647	51,854	-----	1,857	258	200.10	28
127,508	-----	917,240	1,292,913	8,372	7,454	\$16,392	78.87	29
744,039	9,397	2,732,891	8,896,570	110,450	171,936	60,425	147.23	
413,600	-----	683,547	9,194,085	51,093	8,777	25,214	364.64	30
998,782	1,640	17,796,088	21,106,369	1,509,320	25,300	\$73,872	285.72	31
1,784,706	6,246	20,705,149	36,959,573	1,816,579	104,363	180,391	204.88	32
64,968	-----	-----	26,115,384	-----	1,344,872	\$71,687	364.29	33
-----	-----	-----	8,786,879	-----	152,392	35,123	250.17	34
3,262,056	7,886	39,184,784	102,162,290	3,376,992	1,635,204	386,287	264.47	
77,093	3,426	-----	2,893,276	-----	2,258	\$21,215	136.38	35
2,029	2,000	-----	127,312,088	47,289	950,248	\$167,667	759.32	36
87,631	775	207,890	2,427,950	-----	53,754	900	166.05	37
85,622	-----	798,640	1,193,967	37,294	248,495	\$13,596	178.58	38
-----	-----	-----	-----	-----	43,063	\$8,955	133.33	39
252,375	6,201	1,006,530	133,976,730	84,583	1,297,823	212,333	630.97	
4,644,818	41,412	45,560,592	253,547,247	3,572,025	3,432,156	690,220	367.34	
27,448,960	41,412	45,560,592	1,712,769,026	3,593,717	4,342,955	4,781,605	358.20	

‡Partially estimated.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1887-'88 TO 1891-'92.

Resources and liabilities.	1887-'88.	1888-'89.	1889-'90.	1890-'91.	1891-'92.
	801 banks.	849 banks.	921 banks.	1,011 banks.	1,059 banks.
<i>Resources.</i>					
Loans on real estate.....	\$501,067,089	\$567,373,144	\$634,229,417	\$687,583,977	\$714,832,576
Loans on personal, etc., security....	165,177,626	160,816,153	70,227,806	93,679,153	79,173,174
Other loans and discounts.....	76,909,500	74,551,588	182,091,574	198,134,045	229,711,725
Overdrafts.....	158,201	813,211	303,316	286,254	328,763
United States bonds.....	183,527,275	158,923,630	148,532,828	139,267,045	133,344,199
State, county, and municipal bonds.	287,449,125	280,139,464	303,919,560	320,278,708	393,190,240
Railroad bonds and stocks.....	89,715,358	101,443,381	110,405,678	115,991,821	131,215,829
Bank stocks.....	41,196,166	42,263,654	43,735,762	45,038,830	43,688,739
Other stocks, bonds, and mortgages.	54,661,636	101,819,419	111,575,177	107,993,932	71,096,738
Due from other banks and bankers.	57,103,157	61,534,576	65,126,477	70,660,882	81,576,253
Real estate, furniture, and fixtures.	28,989,343	29,652,572	30,211,272	30,438,232	33,097,998
Current expenses and taxes paid....	475,407	593,924	753,963	971,266	832,059
Cash and cash items.....	21,565,317	29,928,532	30,147,978	29,720,473	33,208,271
Other resources.....	11,940,849	12,758,967	11,356,193	14,502,451	18,748,297
Total.....	1,519,936,049	1,622,612,215	1,742,617,001	1,854,517,069	1,964,044,861
<i>Liabilities.</i>					
Capital stock.....	16,350,321	23,311,848	26,401,035	32,106,127	37,407,475
Surplus fund.....	109,636,940	127,225,533	133,762,883	130,042,098	132,880,724
Other undivided profits.....	23,059,342	19,845,228	22,774,766	25,815,395	27,448,960
Dividends unpaid.....	37,488	44,696	123,298	19,364	41,412
Individual deposits (savings).....	1,364,196,550	1,425,230,349	1,524,844,506	1,623,079,749	1,712,769,026
Individual deposits (not savings).....	.....	19,160,976	25,179,450	31,746,393	45,560,592
Due to other banks and bankers.....	1,054,810	992,323	1,996,161	2,766,225	3,593,717
Other liabilities.....	5,600,598	6,801,262	7,534,902	8,941,718	4,342,955
Total.....	1,519,936,049	1,622,612,215	1,742,617,001	1,854,517,069	1,964,044,861

TABLE SHOWING BY STATES THE AGGREGATE DEPOSITS OF SAVINGS BANKS, WITH THE NUMBER OF THE DEPOSITORS AND THE AVERAGE AMOUNT DUE TO EACH, IN 1890-'91 AND 1891-'92.

States.	1890-'91.			1891-'92.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine.....	140,521	\$47,781,166	\$340.02	146,668	\$50,278,452	\$342.80
New Hampshire.....	166,264	69,531,024	418.19	169,949	72,439,660	426.24
Vermont.....	72,702	21,620,303	297.38	80,740	24,674,742	305.60
Massachusetts.....	1,083,817	353,592,937	326.24	1,131,203	369,526,386	326.67
Rhode Island.....	131,652	63,719,491	483.99	136,648	66,276,157	485.01
Connecticut.....	305,863	116,406,675	380.58	317,925	122,582,160	385.57
New York.....	1,477,819	574,609,972	388.86	1,516,289	588,425,421	388.07
New Jersey.....	125,073	32,462,603	259.55	131,739	33,807,634	256.62
Pennsylvania.....	236,312	62,150,893	263.00	248,471	65,233,993	262.54
Delaware.....	16,752	3,602,469	215.05	17,318	3,626,319	209.39
Maryland.....	135,004	38,916,597	288.26	142,135	41,977,868	295.34
District of Columbia.....	10,231	703,266	68.73	1,303	60,178	46.18
West Virginia.....	9,894	375,440	37.94	8,428	473,848	56.22
North Carolina.....	*5,834	264,348	45.31	6,247	282,425	45.21
South Carolina.....	17,494	3,286,155	187.84	21,397	4,225,459	197.48
Georgia.....	2,533	477,487	188.50	4,569	572,523	125.30
Florida.....	1,078	181,630	168.49	170	31,912	187.73
Alabama.....	1,770	65,816	37.18	1,698	220,046	129.59
Louisiana.....	4,366	1,420,798	325.42	5,557	1,695,732	305.15
Texas.....	4,309	384,183	89.16	1,950	279,783	143.48
Arkansas.....	.....	.....	.....	258	51,854	200.10
Tennessee.....	11,169	1,445,834	129.44	*16,392	1,292,913	78.87
Ohio.....	78,885	31,258,086	396.24	84,779	33,895,078	399.80
Indiana.....	14,884	3,552,099	238.65	15,418	3,754,622	243.52
Illinois.....	*61,103	16,362,302	267.78	*73,872	21,106,369	285.72
Michigan.....	150,326	29,887,761	198.82	180,391	36,959,573	204.88
Wisconsin.....	726	94,687	130.42	948	138,826	146.59
Iowa.....	*57,146	20,821,495	364.35	*71,687	26,115,384	364.29
Minnesota.....	*30,391	7,688,677	352.99	35,123	8,786,879	250.17
Nebraska.....	26,896	3,508,751	130.45	.....	.....	.....
Colorado.....	.....	.....	.....	*21,215	2,893,276	136.38
California.....	*136,497	114,164,523	836.39	*167,067	127,312,088	759.32
New Mexico.....	*1,062	165,426	155.76	900	149,449	166.05
Utah.....	*7,994	1,682,040	210.41	*13,596	2,427,950	178.58
Washington.....	6,850	834,815	121.87	*8,955	1,193,967	133.33
Total.....	4,533,217	1,623,079,749	358.04	4,781,605	1,712,769,026	358.20

* Partially estimated.

NUMBER OF SAVINGS BANKS, NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS,
IN THE UNITED STATES IN THE YEARS 1820, 1825, 1830, 1835, 1840, and 1845 to 1892.

Year.	Num- ber of banks.	Number of depositors.	Deposits.
1820.....	10	8, 635	\$1, 138, 576
1825.....	15	16, 931	2, 537, 082
1830.....	36	38, 085	6, 973, 304
1835.....	52	60, 058	10, 613, 726
1840.....	61	78, 701	14, 051, 520
1845.....	70	145, 206	24, 506, 677
1846.....	74	158, 709	27, 374, 325
1847.....	76	187, 739	31, 627, 479
1848.....	83	199, 764	33, 087, 488
1849.....	90	217, 318	36, 073, 924
1850.....	108	251, 354	43, 431, 130
1851.....	128	277, 148	50, 457, 913
1852.....	141	308, 863	59, 467, 453
1853.....	159	365, 538	72, 313, 696
1854.....	190	396, 173	77, 823, 906
1855.....	215	431, 602	84, 290, 076
1856.....	222	487, 986	95, 598, 230
1857.....	231	490, 428	98, 512, 968
1858.....	245	538, 840	108, 438, 287
1859.....	259	622, 556	128, 657, 901
1860.....	278	693, 870	149, 277, 504
1861.....	285	694, 487	146, 729, 882
1862.....	289	787, 943	169, 434, 540
1863.....	293	887, 096	206, 235, 202
1864.....	305	976, 025	236, 280, 401
1865.....	317	980, 844	242, 619, 382
1866.....	336	1, 067, 061	282, 455, 794
1867.....	371	1, 188, 202	337, 009, 452
1868.....	406	1, 310, 144	392, 781, 813
1869.....	476	1, 466, 684	457, 675, 050
1870.....	517	1, 630, 846	549, 874, 358
1871.....	577	1, 902, 047	650, 745, 442
1872.....	647	1, 992, 925	735, 046, 805
1873.....	669	2, 185, 832	802, 363, 609
1874.....	693	2, 293, 401	864, 556, 902
1875.....	771	2, 359, 864	924, 037, 304
1876.....	781	2, 368, 630	941, 350, 255
1877.....	675	2, 395, 314	866, 218, 306
1878.....	663	2, 400, 785	879, 897, 425
1879.....	639	2, 268, 707	802, 490, 298
1880.....	629	2, 335, 582	819, 106, 973
1881.....	629	2, 528, 749	891, 961, 142
1882.....	629	2, 710, 354	966, 797, 081
1883.....	630	2, 876, 438	1, 024, 856, 787
1884.....	636	3, 015, 151	1, 073, 294, 955
1885.....	646	3, 071, 495	1, 095, 172, 147
1886.....	638	3, 158, 950	1, 141, 530, 578
1887.....	684	3, 418, 013	1, 235, 247, 371
1888.....	801	3, 838, 291	1, 364, 196, 550
1889.....	849	4, 021, 523	1, 425, 230, 349
1890.....	921	4, 258, 893	1, 524, 844, 506
1891.....	1, 011	4, 533, 217	1, 623, 079, 749
1892.....	1, 059	4, 781, 605	1, 712, 769, 026

ABSTRACT OF REPORTS OF CONDITION OF THE

	States, etc.	Date of report.	No. of banks.	RESOURCES.		
				Loans on real estate.	Loans on collateral security other than real estate.	Other loans and discounts.
1	New York.....	June 30, 1892	30	\$422, 177	\$130, 547	\$2, 494, 319
2	Pennsylvania.....	do	42	389, 694	911, 659	7, 954, 780
3	Maryland.....	do	4	4, 000	500	244, 870
	Total Eastern States		76	815, 871	1, 042, 706	10, 693, 969
1	Virginia.....	June 30, 1892	7	65, 011	35, 866	462, 409
2	North Carolina*.....	July 12, 1892	13	303, 906		456, 906
3	Georgia.....	June 30, 1892	5			217, 626
4	Florida.....	do	6			285, 309
5	Alabama.....	do	10	31, 315	123, 092	442, 779
6	Texas.....	do	28	1, 365, 598	287, 698	3, 438, 478
	Total Southern States		69	1, 765, 830	446, 656	5, 303, 507
1	Missouri*.....	May 16, 1892	95	859, 123		5, 049, 063
2	Ohio.....	June 30, 1892	102	1, 911, 744	2, 514, 517	6, 676, 824
3	Indiana.....	do	48	418, 791	372, 689	5, 453, 440
4	Illinois.....	do	149	3, 558, 577	2, 125, 527	9, 540, 476
5	Michigan.....	do	48	455, 853	747, 998	904, 321
6	Wisconsin*.....	July 4, 1892	109			6, 608, 298
7	Iowa.....	June 30, 1892	185	1, 395, 733	1, 356, 630	9, 565, 639
8	Minnesota.....	do	34	343, 742	683, 620	929, 016
9	Kansas*.....	June 4, 1892	163	413, 447		5, 080, 045
	Total Western States		933	9, 357, 010	7, 800, 981	49, 807, 122
1	Colorado.....	June 30, 1892	20	125, 405	429, 541	822, 994
2	California*.....	July 1, 1892	17	948, 106	47, 754	1, 147, 955
3	North Dakota.....	June 30, 1892	3	588, 355	23, 901	61, 294
4	South Dakota.....	do	9	16, 300	73, 425	142, 762
5	Oregon.....	do	5	34, 225	73, 189	95, 347
6	Idaho.....	do	3	2, 900	43, 829	28, 780
7	Montana.....	do	4	28, 803	5, 593	64, 852
8	New Mexico.....	do	1	500	500	1, 500
9	Utah.....	do	6	68, 107	26, 849	309, 607
10	Washington.....	do	6	16, 600	24, 689	102, 260
11	Wyoming.....	do	6	14, 500	219, 643	394, 038
12	Oklahoma.....	do	3			75, 448
	Total Pacific States, etc		83	1, 843, 801	968, 913	3, 246, 837
	Total United States		1, 161	13, 782, 512	10, 259, 256	69, 051, 435

* Official (all others unofficial).

PRIVATE BANKS IN THE UNITED STATES, 1892.

RESOURCES.

Overdrafts.	United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
\$8,987	\$106,989	\$39,918	\$165,612	\$31,020	\$34,576	\$755,893	\$228,356	1
35,401	267,151	14,991	86,556	36,917	352,827	2,332,251	473,262	2
6,927	4,952	3,250	5,240	11,140	22,109	93,981	63,331	3
51,315	379,092	58,159	257,408	79,077	409,512	3,182,125	764,949	
949		1,007		6,400	36,810	112,470	36,829	1
26,497					26,283	98,481	111,695	2
10,256		6,562			19,549	35,973	201,062	3
5,618					18,685	48,424	50,256	4
17,786	50	92,800	24,000	7,500	30,829	197,335	141,574	5
271,583		22,340	34,000	62,276	241,190	765,528	446,937	6
332,689	50	122,709	58,000	76,176	373,346	1,258,211	988,353	
225,581	55,000				193,908	1,082,194	349,811	1
109,298	128,032	428,514	233	98,324	180,681	2,391,803	775,765	2
81,497	1,077,833	39,385		63,448	11,057	1,529,330	345,065	3
339,667	43,438	477,012	53,275	84,159	625,310	3,136,826	959,287	4
34,781		49,000	2,800	22,824	8,540	402,301	255,013	5
121,612					221,865	1,505,078	775,482	6
362,536	16,000	87,942	5,000	189,824	207,686	2,736,464	1,461,278	7
38,075	50	8,141		18,100	31,146	461,644	162,805	8
212,954	10,000				324,723	1,347,521	1,315,593	9
1,526,001	1,330,353	1,089,994	61,308	476,679	1,804,916	14,593,161	6,400,099	
37,799		15,439	27,462	2,000	2,919	247,112	295,565	1
					143,858	193,180	511,471	2
159		17,128		70,000	276,103	39,365	61,603	3
3,049					10,000	44,098	66,830	4
10,515					83,446	44,396	35,058	5
1,865						40,587	15,690	6
45,782						26,651	3,646	7
						1,062	5,500	8
36,095		1,009			124,208	196,650	73,839	9
8,561		5,605			3,889	33,445	19,998	10
12,713		6,497			26,310	92,238	68,186	11
1,084					9,735	105,388	6,500	12
157,622		45,678	27,462	72,000	680,468	1,064,172	1,163,886	
2,067,627	1,709,495	1,316,540	404,178	703,932	3,268,242	20,097,669	9,317,287	

ABSTRACT OF REPORTS OF CONDITION OF THE PRIVATE

	States, etc.	RESOURCES.			
		Current expenses and taxes paid.	Cash and cash items.	Other resources.	Total.
1	New York	\$8, 233	\$305, 733	\$36, 117	\$4, 768, 477
2	Pennsylvania	39, 930	944, 923	41, 225	13, 881, 567
3	Maryland	2, 291	22, 957	727	486, 275
	Total Eastern States	50, 454	1, 273, 613	78, 069	19, 136, 319
1	Virginia	6, 887	64, 005	6, 655	835, 298
2	North Carolina*	6, 494	84, 392	-----	1, 114, 654
3	Georgia	3, 071	30, 800	4, 545	529, 444
4	Florida	2, 723	34, 549	-----	445, 564
5	Alabama	5, 358	144, 229	39, 766	1, 298, 413
6	Texas	59, 144	974, 124	65, 153	8, 034, 049
	Total Southern States	83, 677	1, 332, 099	116, 119	12, 257, 422
1	Missouri*	-----	629, 879	-----	8, 444, 559
2	Ohio	101, 977	1, 423, 971	108, 554	16, 850, 237
3	Indiana	39, 084	1, 303, 149	309, 518	11, 044, 286
4	Illinois	116, 894	1, 646, 610	236, 251	22, 943, 309
5	Michigan	21, 984	275, 742	67, 364	3, 248, 521
6	Wisconsin*	50, 203	1, 029, 425	84, 750	10, 396, 713
7	Iowa	142, 699	1, 185, 413	378, 263	19, 091, 107
8	Minnesota	21, 137	180, 528	5, 856	2, 883, 860
9	Kansas*	130, 393	933, 258	-----	9, 767, 934
	Total Western States	624, 371	8, 607, 975	1, 190, 556	104, 670, 526
1	Colorado	25, 800	404, 149	13, 685	2, 449, 870
2	California*	-----	225, 485	153, 369	3, 371, 178
3	North Dakota	10, 711	16, 907	36, 287	1, 201, 813
4	South Dakota	6, 871	26, 100	7, 643	397, 078
5	Oregon	2, 709	45, 945	-----	424, 830
6	Idaho	4, 269	19, 757	23	157, 700
7	Montana	2, 967	10, 615	6, 000	194, 909
8	New Mexico	100	3, 050	-----	12, 212
9	Utah	17, 469	101, 885	-----	955, 718
10	Washington	4, 966	16, 715	62	236, 790
11	Wyoming	8, 963	91, 084	-----	934, 177
12	Oklahoma	2, 865	60, 111	-----	261, 131
	Total Pacific States, etc	87, 695	1, 021, 803	217, 069	10, 597, 406
	Total United States	846, 197	12, 235, 490	1, 601, 813	146, 661, 673

* Official (all others unofficial).

BANKS IN THE UNITED STATES, 1892—Continued.

LIABILITIES.						
Capital.	Surplus.	Other undivided profits.	Individual deposits.	Due to banks.	Other liabilities.	
\$827,243	\$489,655	\$125,564	\$3,258,853	\$22,717	\$44,445	1
1,981,435	966,592	267,420	10,319,734	251,760	94,626	2
191,624	-----	9,097	283,714	1,840	-----	3
3,000,302	1,456,247	402,081	13,862,301	276,317	139,071	
220,540	10,000	33,235	497,189	18,264	56,070	1
251,800	137,537	22,858	587,761	26,969	87,729	2
336,880	-----	16,532	170,989	3,535	1,508	3
91,326	60,000	13,210	269,844	5,717	5,467	4
484,090	72,915	86,874	619,853	10,504	24,177	5
2,869,276	158,277	163,190	3,453,957	49,024	1,340,325	6
4,253,912	438,729	335,899	5,599,593	114,013	1,515,276	
1,160,860	549,046	-----	6,355,444	135,209	244,000	1
3,665,282	769,686	325,859	11,575,804	338,975	174,631	2
3,070,353	386,514	205,185	7,041,994	270,380	69,860	3
4,599,741	1,184,718	420,014	14,856,720	97,339	1,784,777	4
772,604	150,978	66,253	2,196,715	31,251	30,720	5
1,367,365	733,571	88,849	7,954,786	-----	252,142	6
5,404,914	1,265,256	751,226	10,928,893	196,681	544,137	7
674,443	54,247	67,630	2,011,766	14,170	61,604	8
2,824,004	295,542	588,298	5,349,912	86,963	623,215	9
23,539,566	5,389,558	2,513,314	68,272,034	1,170,968	3,785,086	
525,400	31,845	78,403	1,691,598	22,170	100,453	1
1,565,495	269,207	-----	1,437,882	71,378	27,216	2
511,024	58,029	38,685	219,447	42,901	331,637	3
155,544	13,968	23,203	185,401	-----	18,962	4
141,824	25,218	7,662	244,083	6,043	-----	5
72,500	3,961	9,090	67,089	5,060	-----	6
90,000	-----	32,336	56,154	12,831	3,588	7
10,000	-----	-----	150	-----	2,062	8
307,850	20,860	50,164	546,826	6,000	24,018	9
93,860	12,015	8,883	109,838	5,187	7,007	10
240,900	10,950	21,814	632,900	6,550	21,063	11
82,050	-----	7,043	165,851	6,187	-----	12
3,796,447	446,053	277,283	5,357,220	184,397	536,006	
34,590,227	7,730,587	3,528,577	93,091,148	1,745,695	5,975,439	

LOAN AND TRUST COMPANIES.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM
1887-'88 TO 1891-'92.

Resources and liabilities.	1887-'88.	1888-'89.	1889-'90.	1890-'91.	1891-'92.
	120 banks.	120 banks.	149 banks.	171 banks.	168 banks.
<i>Resources.</i>					
Loans on real estate.....	\$46,606,390	\$53,349,045	\$56,669,834	\$65,072,641	\$55,098,822
Loans on pers'l and collat'l security.....	175,033,893	193,610,054	209,617,297	225,012,238	256,413,894
Other loans and discounts.....	20,060,365	44,491,268	61,595,409	66,791,541	73,760,832
Overdrafts.....	24,311	83,957	91,362	105,608	155,999
United States bonds.....	22,899,766	27,193,201	24,921,203	16,057,015	18,059,578
State, county, and municipal bonds.....	2,006,479	3,765,747	2,993,365	3,828,397	6,404,311
Railroad bonds and stocks.....	15,702,430	19,352,398	26,102,410	29,771,125	27,617,700
Bank stocks.....	660,468	737,312	1,230,642	1,159,776	1,608,344
Other stocks, bonds, and mortgages.....	31,309,770	25,676,359	40,459,876	43,157,008	52,516,845
Due from other banks and bankers.....	19,791,922	25,084,040	33,307,028	39,948,373	54,975,325
Real estate, furniture, and fixtures.....	13,951,791	14,455,406	16,845,480	17,357,290	22,617,764
Current expenses and taxes paid.....	605,173	438,018	568,924	743,684	648,269
Cash and cash items.....	19,788,298	25,236,526	19,861,137	16,482,207	22,600,045
Other resources.....	6,212,421	7,795,152	9,537,369	11,141,299	7,767,180
Total.....	383,653,477	441,268,483	503,801,336	536,628,202	600,244,908
<i>Liabilities.</i>					
Capital stock.....	53,243,510	59,445,937	70,676,247	79,292,889	80,645,972
Surplus fund.....	24,105,371	25,583,905	34,594,751	38,412,197	45,824,747
Other undivided profits.....	11,846,316	13,199,209	12,233,252	17,091,648	15,943,401
Debenture bonds.....	14,420,537	16,902,812	19,565,215	18,907,550	11,365,280
Dividends unpaid.....	198,319	271,981	203,460	83,396	108,479
Individual deposits.....	257,878,114	209,612,899	336,456,492	355,330,080	411,659,996
Due to other banks and bankers.....	2,046,965	3,013,572	2,863,248	2,210,772	3,771,465
Other liabilities.....	19,914,345	23,238,168	27,208,671	25,299,670	30,925,568
Total.....	383,653,477	441,268,483	503,801,336	536,628,202	600,244,908

PRIVATE BANKS.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1888, 1889, 1890, 1891, AND 1892.

Resources and liabilities.	1888.	1889.	1890.	1891.	1892.
	1,203 banks.	1,324 banks.	1,344 banks.	1,235 banks.	1,161 banks.
<i>Resources.</i>					
Loans on real estate.....	\$9, 574, 069	\$8, 386, 735	\$10, 678, 574	\$15, 997, 251	\$13, 782, 512
Loans on personal, etc., security.....	66, 607, 009	17, 121, 720	21, 363, 819	16, 738, 321	10, 259, 256
Other loans and discounts.....	26, 795, 379	65, 480, 534	72, 922, 802	68, 180, 783	69, 051, 435
Overdrafts.....	2, 072, 386	1, 733, 213	2, 437, 105	2, 475, 025	2, 067, 627
United States bonds.....	1, 718, 722	1, 421, 537	1, 643, 560	1, 509, 155	1, 709, 495
State bonds.....	762, 404	814, 683	936, 491	908, 983	1, 316, 540
Railroad bonds and stocks.....	1, 168, 584	470, 627	536, 068	737, 239	404, 178
Bank stocks.....	695, 492	514, 770	866, 787	634, 140	703, 932
Other stocks, bonds, etc.....	4, 417, 689	3, 216, 823	3, 951, 600	1, 883, 192	3, 268, 242
Due from banks and bankers.....	20, 900, 891	19, 753, 173	21, 726, 466	19, 380, 059	20, 097, 669
Real estate, furniture, etc.....	10, 110, 310	9, 474, 378	9, 812, 101	9, 217, 951	9, 317, 287
Current expenses, etc.....	908, 572	815, 829	960, 400	797, 326	846, 197
Cash and cash items.....	14, 827, 171	11, 911, 866	14, 479, 550	11, 977, 512	12, 235, 490
Other resources.....	3, 154, 578	1, 845, 449	1, 705, 499	1, 209, 081	1, 601, 813
Total.....	163, 713, 256	142, 961, 337	164, 020, 822	151, 646, 018	146, 661, 673
<i>Liabilities.</i>					
Capital.....	40, 842, 074	38, 038, 690	41, 042, 018	36, 785, 458	34, 590, 227
Surplus fund.....	9, 588, 238	8, 266, 516	9, 741, 183	8, 993, 987	7, 739, 587
Other undivided profits.....	5, 289, 748	3, 555, 590	4, 677, 667	3, 152, 635	3, 528, 577
Dividends unpaid.....	84, 658	67, 326	.....	.....	.....
Individual deposits.....	94, 878, 842	83, 183, 718	99, 521, 667	94, 959, 727	93, 091, 148
State, county, etc., deposits.....	2, 419, 440	693, 969	902, 481	.....	.....
Deposits of State, etc., officers.....	1, 064, 039	563, 025	586, 210	.....	.....
Due to banks and bankers.....	4, 901, 448	3, 432, 360	3, 812, 799	2, 240, 371	1, 745, 695
Other liabilities.....	4, 644, 769	5, 160, 143	3, 736, 797	5, 513, 840	5, 975, 439
Total.....	163, 713, 256	142, 961, 337	164, 020, 822	151, 646, 018	146, 661, 673

NUMBER, LIABILITIES, ASSETS, AND PERCENTAGE OF ASSETS OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES THAT FAILED DURING THE FISCAL YEARS ENDED ON JUNE 30, 1891 AND 1892.

Class.	1891.				1892.			
	No.	Liabilities.	Assets.	Per cent.	No.	Liabilities.	Assets.	Per cent.
State banks.....	24	\$4, 569, 896	\$3, 155, 319	69. 05	24	\$3, 177, 529	\$1, 892, 091	59. 55
Savings banks.....	5	645, 000	365, 000	56. 59	6	917, 000	484, 500	52. 83
Private banks.....	*93	32, 586, 615	16, 923, 773	51. 93	*36	6, 505, 099	3, 539, 598	54. 41
Loan and trust companies.....	.....	.....	.....	.....	3	425, 000	209, 000	49. 18
Total.....	122	37, 801, 511	20, 444, 092	54. 08	69	11, 024, 628	6, 125, 189	55. 56

* Includes 6 banks in 1891 and 4 in 1892 that failed in South Dakota, their liabilities and assets, however, not being given.

STATEMENT SHOWING, BY STATES, THE NUMBER, LIABILITIES, AND ASSETS AT DATE OF FAILURE OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES THAT FAILED DURING THE YEAR ENDED JUNE 30, 1892, AS REPORTED TO THE BRADSTREET COMPANY.

States.	State banks.			Savings banks. *			Private banks.			Loan and trust companies.			Total all banks.		
	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.
Massachusetts.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York.....	1	\$193,844	\$165,381	1	\$59,000	\$47,000	5	\$1,690,000	\$560,000	1	\$400,000	\$200,000	7	\$2,149,000	\$807,000
Pennsylvania.....	.....	.....	.....	.....	.....	.....	4	1,378,940	1,098,525	1	15,000	1,000	6	1,587,784	1,264,916
Maryland.....	.....	.....	.....	.....	.....	.....	4	730,159	473,563	.....	.....	.....	4	730,159	473,563
Virginia.....	.....	.....	.....	.....	.....	.....	1	300,000	100,000	.....	.....	.....	1	300,000	100,000
Alabama.....	.....	.....	.....	.....	.....	.....	3	210,000	130,000	.....	.....	.....	3	210,000	130,000
Mississippi.....	.....	.....	.....	.....	.....	.....	2	807,000	430,000	.....	.....	.....	3	835,000	450,000
Louisiana.....	1	10,000	6,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	10,000	6,000
Texas.....	1	27,000	20,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	27,000	20,000
Kentucky.....	1	150,000	75,000	.....	.....	.....	1	400,000	350,000	.....	.....	.....	2	550,000	425,000
Tennessee.....	1	780,000	310,000	1	350,000	325,000	.....	.....	.....	.....	.....	.....	2	1,130,000	635,000
Missouri.....	3	685,000	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	685,000	600,000
Ohio.....	1	120,000	30,000	.....	.....	.....	3	78,000	50,000	.....	.....	.....	4	198,000	80,000
Illinois.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	400,000	60,000
Michigan.....	1	132,685	92,710	.....	.....	.....	3	205,000	53,500	.....	.....	.....	4	223,000	56,000
Wisconsin.....	1	500,000	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	590,000	293,000
Iowa.....	.....	.....	.....	.....	.....	.....	1	90,000	45,000	.....	.....	.....	1	132,685	92,710
Minnesota.....	.....	.....	.....	.....	.....	.....	1	200,000	100,000	.....	.....	.....	2	200,000	100,000
Kansas.....	6	426,000	250,000	.....	.....	.....	2	175,000	70,000	.....	.....	.....	1	175,000	70,000
Nebraska.....	4	133,000	86,000	.....	.....	.....	.....	67,000	28,000	.....	.....	.....	8	203,000	278,000
Colorado.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6	493,000	124,000
New Mexico.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	80,000	10,000
North Dakota.....	1	20,000	7,000	.....	.....	.....	1	80,000	10,000	.....	.....	.....	1	80,000	10,000
South Dakota.....	2	.....	.....	.....	.....	.....	.....	90,000	40,000	.....	.....	.....	1	90,000	40,000
Oklahoma.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	20,000	7,000
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	(*) 4,000	(*) 1,000
.....	24	3,177,529	1,892,091	6	917,000	484,600	36	6,505,099	3,539,598	3	425,000	209,000	69	11,024,628	6,125,189

* The State law practically prohibits the collection of information of this character.

REPORT OF THE CONDITION OF THE NATIONAL SAVINGS BANK OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF SEPTEMBER, 1892.

Dr.

Cr.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$214, 713. 56	Undivided profits	\$17, 524. 11
Due from State and private banks and bankers	5, 774. 84	Individual deposits subject to check ... \$209, 040. 15	
Other real estate and mortgages owned (see schedule)	2, 000. 00	Time certificates of deposit	1, 000. 00
Current expenses and taxes paid ...	2, 599. 95		210, 040. 15
Fractional paper currency, nickels, and cents .....	. 91		
Specie, viz:			
Silver Treasury certificates	\$2, 453. 00		
Fractional silver coin	22. 00		
	2, 475. 00		
Total	227, 564. 26	Total	227, 564. 26

SCHEDULE.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities	\$38, 707. 81
On time, on mortgages, or other real-estate security	175, 210. 75
On time, secured by stocks, bonds, and other personal securities	795. 00
Total	214, 713. 56

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Savings Bank of the District of Columbia, do solemnly swear that the above statement is true, and that the schedule on back of the report fully and correctly represents the state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 13th day of October, 1892.

[SEAL.]

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

ANDREW WYLIE, }
 LEWIS CLEPHANE, } *Directors.*
 M. G. EMERY, }

REPORT OF THE CONDITION OF THE NATIONAL SAFE DEPOSIT, SAVINGS AND TRUST COMPANY OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF SEPTEMBER, 1892.

Dr.

Cr.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$1, 279, 366. 15	Capital stock paid in	\$1, 000, 000. 00
United States bonds on hand (par value)	204, 400. 00	Undivided profits	59, 395. 37
Stock securities, etc. (see schedule) ..	161, 250. 00	Individual deposits subject to check ..	1, 219, 155. 91
Due from State and private banks and bankers	21, 002. 63	Bills payable	250, 000. 00
Banking house	\$665, 026. 55		
Furniture and fixtures	112, 210. 57		
	777, 237. 12		
Current expenses and taxes paid ...	5, 158. 45		
Premium on United States bonds ...	40, 975. 19		
Checks and other cash items	28, 280. 41		
Fractional paper currency, nickels, and cents .....	. 33		
Specie, etc., viz:			
Gold coin	\$160. 00		
Gold Treasury certificates	9, 660. 00		
Silver dollars	10. 00		
Silver Treasury certificates	1, 000. 00		
Fractional silver coin	51. 00		
	10, 881. 00		
Total	2, 528, 551. 28	Total	2, 528, 551. 28

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$284,695.00
On time, secured by stocks, bonds, and other personal securities.....	328,630.00
On time, on mortgages or other real-estate security.....	666,041.15
Total	1,279,366.15

Stocks, securities, etc.

District of Columbia 5s	50,000.00
District of Columbia 7s	3,000.00
District of Columbia 3.65s	27,750.00
Chesapeake and Potomac Telephone Company 5s	16,000.00
U. S. Electric Light Company 6s	6,000.00
Washington and Georgetown Railroad Company 6s	41,500.00
Masonic Hall Association 5s	2,000.00
Washington Market Company 6s	1,000.00
State of Pennsylvania 4s	10,000.00
Hannibal, Mo., 6s	4,000.00
Total	161,250.00

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Safe Deposit Company of Washington, do solemnly swear that the above statement is true, and that the schedules on the back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*

DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 6th day of October, 1892.

[SEAL.]

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

E. FRANCIS RIGGS,
ANDREW WYLIE, } *Directors.*
M. G. EMERY,

REPORT OF THE CONDITION OF THE WASHINGTON LOAN AND TRUST COMPANY, AT WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF SEPTEMBER, 1892.

DR.

CR.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$1,961,132.68	Capital stock paid in	\$1,000,000.00
Overdrafts	45.99	Surplus fund	100,000.00
Stock, securities, etc. (see schedule) ..	18,200.00	Undivided profits	35,841.77
Due from other national banks	217,419.18	Individual deposits	
Due from State and private banks		subject to check.. \$1,040,299.09	
and bankers and trust companies ..	11,684.75	Time certificates of	
Banking house	\$557,803.33	deposit	688,894.36
Furniture and fixtures,		Certified checks	305.30
vault work, etc	37,048.52		1,729,498.75
	594,851.85	Due to other national banks	11,955.33
Checks and other cash items (see			
schedule)	21,931.72		
Fractional paper currency, nickels,			
and cents	67.08		
Specie, viz:			
Gold coin	\$10,158.00		
Silver dollars	350.00		
Silver Treasury cer-			
tificates	23,242.00		
Fractional silver coin	858.60		
	34,608.60		
Legal-tender notes	17,354.00		
Total	2,877,295.85	Total	2,877,295.85

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$358,575.01
On time, paper with two or more individual or firm names.....	12,476.00
On time, secured by stocks, bonds, and other personal securities.....	392,956.10
On time, on mortgages or other real-estate security.....	1,197,125.57
Total	1,961,132.68

Included in the above are—

Suspended and overdue paper	51,140.14
Liabilities of directors (individual and firm) as payers	154,870.84

Stocks, securities, etc.

Ohio National Bank stock	\$200.00
Eckington and Soldiers' Home Railroad bonds	8,500.00
Edison Electric Illuminating Company's bonds.....	9,500.00
Checks and drafts on banks, etc., in this city.....	21,931.72
Total	40,131.72

The highest rate of interest paid by the bank on deposits is 5 per cent.

I, Brainard H. Warner, president, of the Washington Loan and Trust Company, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

B. H. WARNER, *President.*DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 4th day of October, 1892.

[SEAL.]

Correct. **Attest:**S. A. TERRY, *Notary Public.*

JOHN R. CARMODY,	} <i>Directors.</i>
JOHN JOY EDSON,	
W. E. BARKER,	
J. S. SWORMSTEDT,	
F. C. STEVENS,	
JOHN B. LARNER,	
THEODORE W. NOYES,	
CHAS. B. BAILEY,	
N. H. SHEA,	
A. S. WORTHINGTON,	
LOUIS D. WINE,	}
ELLIS SPEAR,	
HORACE S. CUMMINGS,	

REPORT OF THE CONDITION OF THE AMERICAN SECURITY AND TRUST COMPANY, AT WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF SEPTEMBER, 1892.

DR.

CR.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule).....	\$2,133,671.02	Capital stock paid in	\$1,250,000.00
Overdrafts.....	163.92	Surplus fund	100,000.00
Stocks, securities, etc. (see schedule).....	91,000.00	Undivided profits.....	38,758.08
Due from other national banks	168,673.99	Individual deposits,	
Due from State and private banks		subject to check	\$845,693.23
and bankers	86,638.55	Time certificates of de-	
Banking house	\$152,048.20	posit.....	224,388.34
Furniture and fixtures.....	7,646.97	Certified checks.....	1,519.16
	159,695.17		1,071,600.73
Other real estate and mortgages		Debenture bonds	391,600.00
owned (see schedule)	126,549.89		
Current expenses and taxes paid	8,138.38		
Checks and other cash items (see			
schedule)	24,315.88		
Fractional paper currency, nickels,			
and cents	57.31		
Specie, viz:			
Gold coin	\$24,635.50		
Gold Treasury cer-			
tificates.....	410.00		
Silver dollars	440.00		
Silver Treasury cer-			
tificates.....	3,572.00		
Fractional silver			
coin	404.20		
	29,461.70		
Legal-tender notes	23,593.00		
Total	2,851,958.81	Total	2,851,958.81

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$476,557.67
On time, secured by stocks, bonds, and other personal securities.....	198,702.00
On time, on mortgages or other real-estate security.....	1,458,411.35
Total	2,133,671.02

Stocks, securities, etc.

Washington Gas-light Company.....	43,000.00
Choptank Steamboat Company bonds.....	5,000.00
Chesapeake and Potomac Telephone Company bonds.....	43,000.00
Checks and drafts on banks, etc., in this city.....	20,463.62
Checks and drafts on other banks.....	3,852.26
Total	115,315.88

Other real estate and mortgages owned.

Premises, storage warehouse, etc	126,549.89
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We, A. T. Britton, president, and Percy B. Metzger, treasurer, of the American Security and Trust Company, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of our knowledge and belief.

A. T. BRITTON, *President.*

PERCY B. METZGER, *Treasurer.*

DISTRICT OF COLUMBIA, *City of Washington:*

Sworn to and subscribed before me the 5th day of October, 1892.

[SEAL.]

Correct. Attest:

HOWARD S. REESIDE, *Notary Public.*

C. J. BELL,	} <i>Directors.</i>
MYRON M. PARKER,	
W. S. THOMPSON,	
H. A. WILLARD,	
JAMES E. FITCH,	

CANADIAN BANKS.

SUMMARY OF THE CONDITION OF THE THIRTY-NINE CHARTERED BANKS OF THE DOMINION OF CANADA, ON OCTOBER 31, 1892.

RESOURCES.		LIABILITIES.	
Mortgages on real estate	\$846,797	Capital paid in.....	\$61,809,372
Loans on bonds and stocks.....	20,392,077	Reserve fund	24,832,474
Current loans	194,123,365	Notes in circulation	38,688,429
Loans to the Canadian Provinces...	2,372,527	Due to the Dominion Government.	2,524,785
Overdue debts.....	2,452,155	Due to the Provincial Governments	3,993,381
Deposits to secure circulation	1,761,259	Demand deposits	66,427,727
Dominion bonds	3,328,496	Time deposits	99,934,970
Canadian municipal, etc., securities.	8,523,980	Due to other banks and agencies...	7,922,998
Railway securities.....	8,137,590	Other liabilities	209,394
Due from other banks and agencies.	28,119,162		
Real estate and bank premises.....	5,740,229		
Notes of, and checks on, other banks	8,954,339		
Specie	6,708,841		
Dominion notes.....	11,813,254		
Other resources.....	1,643,493		
Excess of liabilities	1,425,966		
Total resources	306,343,530	Total liabilities.....	306,343,530

TABLES

SHOWING

THE CONDITION OF THE FIRST AND SECOND CHARTERED BANKS OF
THE UNITED STATES, AND SIMILAR INFORMATION IN RESPECT
TO BANKS ORGANIZED UNDER STATE AUTHORITY
AT VARIOUS DATES, FROM 1774 TO 1892.

REPORTS OF CONDITION OF THE FIRST BANK OF THE UNITED STATES.*

	January, 1809.	January, 1811.
RESOURCES.		
Loans and discounts.....	\$15,000,000	\$14,578,234
United States 6 per cent and other United States stock.....	2,230,000	2,807,046
Due from other banks.....	800,000	894,145
Real estate.....	480,000	500,653
Notes of other banks.....		393,341
Specie.....	5,000,000	5,009,567
Total.....	23,510,000	24,183,046
LIABILITIES.		
Capital stock.....	10,000,000	10,000,000
Surplus.....	510,000	509,678
Circulation outstanding.....	4,500,000	5,037,125
Individual deposits.....	8,500,000	5,900,423
United States deposits.....		1,929,999
Due to other banks.....		634,348
Unpaid drafts outstanding.....		171,473
Total.....	23,510,000	24,183,046

* American State Papers, Finance, vol. 2, pp. 352 and 470.

STATEMENT SHOWING THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF THE BANK (SECOND) OF THE UNITED STATES FROM 1817 TO 1840.

Year.	RESOURCES.					
	Loans and dis- counts.	Stocks.	Real estate.	Banking house.	Due by for- eign banks.	Due from State banks.
1817.....	\$3,485,195	\$4,829,234				\$8,848,315
1818.....	41,181,750	9,475,932		\$175,201	\$1,033,682	1,203,894
1819.....	35,786,263	7,391,823		433,808	621,667	2,624,797
1820.....	31,401,158	7,192,980		1,296,626	261,548	2,727,080
1821.....	30,905,199	9,155,855		1,886,724	83,548	1,178,197
1822.....	28,061,169	13,318,951	\$563,480	1,855,946	1,107,637	1,717,723
1823.....	30,736,432	11,018,552	626,674	1,956,764	24,599	1,407,573
1824.....	33,432,084	10,874,014	1,302,551	1,871,635	1,434,020	1,287,808
1825.....	31,812,617	18,422,027	1,495,150	1,852,935	24,178	2,130,095
1826.....	33,424,621	18,303,501	1,848,354	1,792,870	421,524	747,375
1827.....	30,937,866	17,764,359	2,039,226	1,678,192	460,686	1,683,510
1828.....	33,682,905	17,624,859	2,295,401	1,634,260	356,740	
1829.....	39,219,602	16,099,099	2,345,539	1,557,356	482,240	1,723,297
1830.....	40,663,805	11,610,200	2,886,397	1,444,801	1,530,553	1,199,458
1831.....	44,032,057	8,674,681	2,629,125	1,344,761	2,383,331	
1832.....	66,293,707	2,200	2,136,525	1,159,637	91,668	3,944,849
1833.....	61,695,913		1,855,169	1,181,071	3,106,833	3,688,143
1834.....	54,911,461		1,741,407	1,189,125	1,801,669	3,058,870
1835.....	51,808,739		1,760,632	1,218,896	1,922,498	4,609,973
1836.....	59,232,445		1,486,561	967,404	73,171	4,088,005
1837.....	57,393,709		816,855	420,244		2,284,598
1838.....	45,256,571	14,862,108	1,061,663	443,109		3,657,261
1839.....	41,618,637	17,957,497	1,054,523	424,382		5,833,000
1840.....	36,839,593	16,316,419	1,228,630	610,504		7,469,422

STATEMENT SHOWING THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF THE BANK (SECOND) OF THE UNITED STATES FROM 1817 TO 1840.—Continued.

Year.	RESOURCES.				LIABILITIES.		
	Notes of State banks.	Specie.	Circulation.	Deposits.	Due to State banks.	Due to foreign banks, etc.	Capital.
1817	\$587,201	\$1,724,109	\$1,911,200	\$11,233,021	-----	-----	\$35,000,000
1818	1,837,254	2,515,949	8,339,448	12,279,207	-----	\$1,357,778	35,000,000
1819	1,877,909	2,666,096	6,563,750	5,792,869	-----	1,434,022	35,000,000
1820	1,443,166	3,392,755	3,589,481	6,568,794	-----	2,053,650	35,000,000
1821	677,022	7,643,140	4,567,053	7,894,985	-----	2,053,074	35,000,000
1822	917,629	4,761,299	5,578,782	8,075,152	-----	2,040,000	35,000,000
1823	766,248	4,424,874	4,361,058	7,622,340	-----	1,292,710	35,000,000
1824	705,173	5,813,694	4,647,077	13,701,936	-----	1,020,000	35,000,000
1825	1,056,224	6,746,952	6,068,394	12,033,364	-----	2,407,282	35,000,000
1826	1,114,831	3,960,158	9,474,987	11,214,640	-----	251,494	35,000,000
1827	1,068,483	6,457,161	8,549,409	14,320,186	-----	280,056	35,000,000
1828	1,447,386	6,170,045	9,855,677	14,497,330	\$1,697,401	1,467,806	35,000,000
1829	1,293,578	6,098,138	11,901,656	17,061,918	-----	1,447,748	35,000,000
1830	1,465,047	7,608,076	12,924,145	16,045,782	-----	-----	35,000,000
1831	1,494,506	10,808,047	16,251,267	17,297,041	734,900	-----	35,000,000
1832	2,171,676	7,038,023	21,355,724	22,761,434	1,951,103	-----	35,000,000
1833	2,292,655	8,951,847	17,518,217	20,347,749	2,091,891	-----	35,000,000
1834	1,982,640	10,039,237	19,208,379	10,838,555	1,522,124	-----	35,000,000
1835	1,506,200	15,708,369	17,339,797	11,756,905	3,119,172	-----	35,000,000
1836	1,736,491	8,417,988	23,075,422	5,061,456	2,660,694	-----	35,000,000
1837	1,206,754	2,638,449	11,447,968	2,332,409	2,284,598	6,926,364	35,000,000
1838	866,597	3,770,842	6,768,067	2,616,713	4,957,291	20,479,468	35,000,000
1839	1,791,580	4,153,607	5,982,621	6,779,394	3,061,895	22,030,351	35,000,000
1840	1,383,686	1,469,674	6,695,861	3,338,521	4,155,366	13,091,087	35,000,000

STATEMENT SHOWING THE SPECIE, CIRCULATION AND CAPITAL AND THE NUMBER OF BANKS IN THE UNITED STATES FOR THE YEARS MENTIONED.*

Year.	No. of banks.	Specie.	Circulation.	Capital.
1774	-----	\$4,000,000	-----	-----
1784	3	10,000,000	\$2,000,000	\$2,100,000
1790	4	9,000,000	2,500,000	2,500,000
1791	6	16,000,000	9,000,000	12,900,000
1792	16	18,000,000	11,500,000	17,100,000
1793	17	20,000,000	11,000,000	18,000,000
1794	17	21,500,000	11,600,000	18,000,000
1795	23	19,000,000	11,000,000	19,000,000
1796	24	16,500,000	10,500,000	19,200,000
1797	25	16,000,000	10,000,000	19,200,000
1798	25	14,000,000	9,000,000	19,200,000
1799	26	17,000,000	10,000,000	21,200,000
1800	28	17,500,000	10,500,000	21,300,000
1801	31	17,000,000	11,000,000	22,400,000
1802	32	16,500,000	10,000,000	22,600,000
1803	36	16,000,000	11,000,000	26,000,000
1804	59	17,500,000	14,000,000	39,500,000

* Blodgett's Economica.

STATEMENT SHOWING THE NUMBER AND CAPITAL OF BANKS IN THE UNITED STATES AT EIGHT DIFFERENT PERIODS.

	1792.		1801.		1805.		1811.	
	No.	Capital.*	No.	Capital.*	No.	Capital.*	No.	Capital.*
Maine .....	.....	.....	1	\$300,000	5	\$1,100,000	6	\$1,250,000
New Hampshire	1	\$400,000	1	400,000	7	1,100,000	8	815,250
Massachusetts	2	2,800,000	6	3,850,000	18	7,425,000	15	6,292,144
Rhode Island	1	400,000	5	1,070,000	12	1,728,000	13	1,917,000
Connecticut	1	500,000	5	2,000,000	5	2,000,000	5	1,933,000
Total Eastern States	5	4,100,000	18	7,620,000	47	13,353,000	47	12,207,394
New York	2	1,260,000	5	4,720,000	7	5,430,000	8	7,522,760
New Jersey .....	.....	.....	.....	.....	2	1,000,000	3	739,740
Pennsylvania	1	2,000,000	2	5,000,000	3	7,000,000	4	6,153,050
Delaware .....	.....	.....	1	110,000	1	110,000	.....	.....
Maryland	1	400,000	2	1,600,000	4	5,800,000	6	4,895,202
District of Columbia	1	500,000	2	1,500,000	3	2,000,000	4	2,341,395
Total Middle States	5	4,160,000	12	12,930,000	20	21,340,000	25	21,652,147
Virginia .....	.....	.....	.....	.....	1	1,500,000	1	1,500,000
North Carolina .....	.....	.....	.....	.....	2	450,000	3	1,576,600
South Carolina	1	675,000	2	3,000,000	2	3,000,000	4	3,475,000
Georgia .....	.....	.....	.....	.....	.....	.....	1	210,000
Louisiana .....	.....	.....	.....	.....	1	500,000	1	754,000
Tennessee .....	.....	.....	.....	.....	.....	.....	1	100,000
Kentucky .....	.....	.....	.....	.....	1	150,000	1	240,460
Total Southern States	1	675,000	2	3,000,000	7	5,600,000	12	7,856,060
Total Western States—	.....	.....	.....	.....	.....	.....	.....	.....
Ohio .....	.....	.....	.....	.....	1	200,000	4	895,000
Total State Banks	11	8,935,000	32	23,550,000	75	40,493,000	88	42,610,601
Bank of the United States	1	10,000,000	1	10,000,000	1	10,000,000	1	10,000,000
Total all banks	12	18,935,000	33	33,550,000	76	50,493,000	89	52,610,601

	1815.		1816.		1820.		1830.	
	No.	Capital.†	No.	Capital.†	No.	Capital.†	No.	Capital.†
Maine	8	\$1,380,000	14	\$1,860,000	15	\$1,654,900	18	\$2,050,000
New Hampshire	10	941,152	10	998,121	10	1,005,276	18	1,791,670
Vermont .....	.....	.....	.....	.....	1	44,955	10	432,625
Massachusetts	21	11,050,000	26	11,650,000	28	10,485,700	66	20,420,000
Rhode Island	14	2,027,000	16	2,317,320	30	2,982,026	47	6,118,397
Connecticut	10	3,655,750	10	4,017,575	8	3,689,337	13	4,485,177
Total Eastern States	63	19,053,902	76	20,843,016	92	19,862,194	172	35,297,869
New York	26	18,946,318	27	18,566,756	33	18,988,774	37	20,083,353
New Jersey	11	2,121,932	11	2,072,115	14	2,130,949	18	2,017,009
Pennsylvania	42	15,068,818	43	15,384,597	36	14,681,780	33	14,610,333
Delaware	5	966,990	5	974,500	6	974,900	5	830,000
Maryland	17	7,832,002	20	8,604,782	14	6,708,131	13	6,250,495
District of Columbia	10	4,078,295	10	4,294,013	13	5,525,319	9	3,875,784
Total Middle States	111	49,014,355	116	49,896,763	116	49,009,853	115	47,666,974
Virginia	4	4,121,097	12	4,512,177	4	5,212,192	4	5,571,100
North Carolina	3	1,576,600	3	2,776,600	3	2,964,887	3	3,195,000
South Carolina	5	3,730,900	5	3,832,758	5	4,475,000	5	4,631,000
Georgia	2	623,580	3	1,502,600	4	3,401,510	9	4,203,629
Florida .....	.....	.....	.....	.....	.....	.....	1	75,000
Alabama .....	.....	.....	.....	.....	3	469,112	2	643,505
Mississippi	1	100,000	1	100,000	1	900,000	1	950,000
Louisiana	3	1,432,300	3	1,422,300	4	2,597,420	4	5,665,980
Tennessee	2	212,962	4	815,281	8	2,119,782	1	737,817
Kentucky	2	959,175	2	2,059,000	42	8,807,431	.....	.....
Total Southern States	22	12,756,614	33	17,020,716	74	30,947,334	30	25,673,031
Ohio	12	1,434,719	21	2,061,927	20	1,797,463	11	1,454,386
Indiana .....	.....	.....	.....	.....	2	202,857	.....	.....
Illinois .....	.....	.....	.....	.....	2	140,910	.....	.....
Missouri .....	.....	.....	.....	.....	1	250,000	.....	.....
Michigan .....	.....	.....	.....	.....	.....	.....	1	100,000
Total Western States	12	1,434,719	21	2,061,927	25	2,391,230	12	1,554,386
Total State banks	208	82,259,590	246	89,822,422	307	102,210,611	329	110,192,260
Bank of the United States .....	.....	.....	.....	.....	1	35,000,000	1	35,000,000
Total all banks	208	82,259,590	246	89,822,422	308	137,210,611	330	145,192,260

* Authorized.

† Estimated.

STATEMENT SHOWING THE NUMBER OF BANKS IN THE UNITED STATES AND THEIR CAPITAL, ETC., IN THE YEARS MENTIONED.*

Year.	No.	Capital.	Circulation.	Deposits.	Loans.	Specie.
1811.....	88	\$42,610,600	\$22,700,000	.....	.....	\$9,600,000
1813.....	.....	65,000,000	†66,000,000	.....	\$117,000,000	28,000,000
1814.....	.....	80,378,504	.....	.....	.....	.....
1815.....	208	88,185,823	†104,500,000	.....	150,000,000	16,530,000
1816.....	246	89,380,709	68,000,000	.....	.....	19,000,000
1817.....	.....	125,676,446	.....	.....	.....	.....
1819.....	.....	125,000,000	†49,000,000	.....	157,000,000	21,500,000
1820.....	307	102,110,611	40,641,574	\$31,244,959	.....	16,672,263
1829.....	329	110,192,268	48,274,914	40,781,119	.....	14,939,643
1830.....	330	145,192,268	61,323,898	55,559,928	200,451,214	22,114,917

* For the years 1813, 1814, 1815, 1817, 1819, and 1830, see Elliott's Funding System, pp. 735-737 and 984; for the other years see Considerations on the Currency and Banking Systems of the United States 1831, pp. 45, 49, and 53.

† Estimated average.

STATEMENT SHOWING THE NUMBER OF BANKS IN THE COUNTRY, THEIR CAPITAL, ETC., IN THE YEARS MENTIONED.*

Year.	No.	Capital.	Circulation.	Deposits.	Loans.	Specie.
1811.....	89	\$52,720,601	\$28,100,000	.....	.....	\$15,400,000
1815.....	208	82,259,599	45,500,000	.....	.....	17,000,000
1816.....	246	89,822,422	68,000,000	.....	.....	19,000,000
1820.....	308	137,210,611	44,863,314	\$35,950,470	.....	19,820,240
1830.....	330	145,192,268	61,323,898	55,559,928	\$200,451,214	22,114,917
1834.....	506	200,005,944	94,839,570	75,666,986	324,119,499	.....
1835.....	558	231,250,337	103,692,495	83,081,365	365,163,834	43,937,625
1836.....	567	251,875,292	140,301,038	115,104,440	457,506,080	40,019,594
1837.....	634	290,772,091	149,185,890	127,397,185	525,115,702	37,915,340
1838.....	663	317,636,778	116,138,910	84,691,184	485,631,687	35,184,112
1839.....	662	327,132,512	135,170,995	90,240,146	492,278,015	45,132,673
1840.....	722	358,442,692	106,968,572	75,696,857	462,896,523	33,105,155

* Elliott's Funding System, p. 984

STATEMENT SHOWING BY STATES, ETC., THE PRINCIPAL RESOURCES AND LIABILITIES, IN STATES, IN

States, etc.	RESOURCES.					
	Loans and discounts.	Due from other banks.	Specie.	U. S. stocks.	Other stocks, etc.	Real estate.
Maine.....	\$2,512,716.73	\$251,730.51	\$339,749.45	.....	\$6,294.38	\$90,780.59
New Hampshire.....	1,446,089.39	129,587.26	153,831.53	.....	.....	51,112.03
Massachusetts.....	12,928,188.04	1,451,303.01	901,700.41	\$128,844.03	48,498.26	421,230.37
Vermont.....	77,326.00	135,269.03	49,690.69	.....	14,714.23	.....
Rhode Island.....	3,269,044.28	288,256.98	406,867.80	181,660.60	91,539.88	137,474.69
Connecticut.....	496,453.23	52,688.70	44,645.70	.....	88,040.00	10,988.00
Total Eastern States.....	20,729,817.67	2,308,835.49	1,896,485.58	260,504.63	249,086.75	711,586.58
New York.....	.....	.....	2,000,000.00	.....	.....	.....
New Jersey.....	291,405.00	53,780.00	21,413.00	109,600.00	40,125.00	2,200.00
Pennsylvania.....	13,183,861.93	1,208,828.44	1,061,067.23	411,676.00	405,631.26	351,537.02
Delaware.....	1,509,999.49	120,500.06	115,502.95	1,285.26	75,920.00	91,684.51
Maryland.....	127,579.75	10,835.52	21,030.15	.....	.....	2,925.16
District of Columbia.....	6,823,374.98	749,269.14	265,234.00	100,443.46	635,931.93	301,970.54
Total Middle States.....	21,936,221.15	2,143,213.16	3,484,247.33	623,004.72	1,157,608.19	750,317.23
Virginia.....	7,326,777.66	250,988.74	993,672.76	.....	87,302.01	330,965.64
North Carolina.....	6,255,928.00	506,388.00	705,582.00	.....	152,093.00	190,620.00
South Carolina.....	2,165,639.73	63,832.96	245,487.98	622,811.17	75,399.87	76,341.57
Georgia.....	1,175,397.32	136,325.00	346,445.61	.....	.....	11,700.00
Alabama.....	858,729.05	353,033.93	192,708.46	.....	60,688.93	4,675.00
Mississippi.....	1,257,859.46	56,361.97	79,608.01	.....	.....	32,338.00
Tennessee.....	2,214,729.56	218,060.73	343,884.41	.....	18,905.40	40,423.58
Kentucky.....	5,859,262.30	243,737.08	693,381.19	.....	150,610.98	6,367.62
Total Southern States.....	27,114,323.08	1,828,728.41	3,600,770.42	622,811.17	545,000.19	693,431.41
Ohio.....	2,779,314.63	422,269.60	433,612.04	.....	294,765.99	92,999.70
Indiana.....	360,278.91	395,932.70	86,350.83	.....	25,000.00	2,656.10
Illinois.....	206,694.32	59,332.18	74,715.51	.....	6,614.00	175.00
Missouri.....	456,946.00	447,941.00	252,563.50	.....	.....	11,667.38
Total Western States.....	3,743,233.86	1,325,475.48	847,241.88	.....	326,379.99	107,498.18
Total State banks.....	73,623,595.76	7,616,252.54	9,828,745.21	1,506,320.52	2,278,075.12	2,262,923.40
Bank of the United States.....	29,392,668.39	2,964,860.65	3,254,479.91	7,252,501.34	2,968,738.10	780,992.59
Total all banks..	103,016,264.15	10,581,113.19	13,083,225.12	8,758,821.86	5,246,813.22	3,043,915.99

ITIES OF THE STATE BANKS IN THE UNITED STATES, AND THE BANK OF THE UNITED THE YEAR 1819.

LIABILITIES.					
Capital.	Circulation.	Deposits.		Due to banks.	Undivided profits.
		Public.	Private.		
\$1,536,666.66	\$1,336,783.00	\$34,609.86	\$253,582.27	.....	\$39,629.87
1,005,276.00	589,114.00	.....	117,441.26	.....	68,789.85
10,475,116.68	2,474,107.00	106,341.29	2,510,194.44	\$4,860.55	319,134.16
44,955.00	185,342.00	.....	46,121.77	.....	581.18
2,982,026.12	738,192.97	38,857.81	464,654.08	953.44	100,059.81
467,937.50	138,234.00	22,348.49	53,431.40	1,748.00	9,116.24
16,511,977.96	5,461,772.97	202,157.45	3,445,425.22	7,561.99	537,311.11
20,488,933.00	12,500,000.00	.....	.....	.....	.....
214,740.00	110,624.00	25,417.00	127,186.00	15,772.00	24,784.00
8,595,788.59	3,919,894.80	37,322.84	2,880,928.33	1,009,565.53	279,192.39
974,900.75	405,972.62	.....	211,454.37	177,237.75	145,926.78
86,290.00	44,435.50	.....	27,153.41	1,727.91	2,763.76
5,525,319.00	838,030.36	980,510.08	464,393.30	765,510.32	302,460.99
35,885,971.34	17,818,957.28	1,043,249.02	3,711,115.41	1,969,813.51	754,527.92
5,212,192.50	2,733,745.88	37,396.47	344,659.20	88,931.96	72,780.80
2,964,887.00	3,851,919.00	.....	635,761.00	142,568.00	315,476.00
1,800,000.00	788,200.00	.....	377,163.00	6,047.50	278,102.78
600,000.00	705,203.50	1,165.18	202,481.76	109,215.54	51,801.95
321,112.50	166,686.62	888,138.79	70,243.92	.....	23,653.54
900,000.00	275,447.00	.....	212,980.01	.....	37,740.43
1,545,867.50	898,129.00	17,003.71	262,866.22	29,884.00	82,253.25
4,307,431.56	1,403,404.71	.....	1,035,653.18	1,752.25	205,117.47
17,651,491.06	10,822,735.71	943,704.15	3,641,808.29	378,399.25	1,066,926.22
1,697,463.21	1,203,869.46	191,454.22	262,999.88	578,891.91	88,283.28
202,857.07	276,288.50	191,484.95	25,264.68	104,737.23	9,586.11
140,910.00	52,021.00	119,036.92	32,568.60	.....	2,994.49
250,000.00	135,258.50	700,679.05	72,973.00	.....	10,207.33
2,291,230.28	1,667,437.46	1,202,655.14	393,806.16	683,629.14	111,071.21
72,340,770.64	35,770,903.42	3,391,766.66	11,192,155.08	3,039,403.89	2,469,836.46
34,973,828.63	3,810,111.40	2,862,964.14	2,631,452.76	817,858.33	1,913,431.42
107,314,599.27	39,581,014.82	6,254,730.80	13,823,607.84	3,857,262.22	4,383,267.83

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE
YEARS, 1834.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	20	\$4,359,874	-----	\$455,975	\$97,077	\$132,701	-----
New Hampshire	24	3,450,820	-----	-----	82,359	92,623	-----
Vermont	17	1,870,813	\$10,000	355,079	15,485	66,442	\$286,116
Massachusetts	103	47,200,477	-----	2,824,985	867,762	1,952,417	-----
Rhode Island	58	9,607,285	234,980	262,859	200,725	261,109	-----
Connecticut	21	8,307,824	365,000	702,979	169,466	37,724	1,119,417
Total Eastern States ..	243	74,797,093	609,980	4,601,877	1,432,874	2,543,016	1,405,533
New York	78	57,689,704	395,309	9,560,018	1,580,701	6,088,734	-----
Pennsylvania	41	31,587,030	1,390,074	2,636,166	1,211,878	2,678,175	-----
Maryland	8	8,530,786	497,295	430,239	419,397	924,045	-----
District of Columbia	8	3,693,720	942,703	525,371	395,495	308,953	-----
Total Middle States ..	135	101,501,240	3,225,381	13,151,794	3,607,471	9,999,907	-----
Virginia	20	11,752,058	150,641	913,476	649,762	592,998	-----
North Carolina	3	1,807,209	20,325	399,453	234,378	77,585	-----
Alabama	5	6,381,595	-----	423,449	68,047	492,549	-----
Mississippi	1	5,461,464	24,000	254,592	62,609	11,995	-----
Tennessee	1	2,117,371	-----	456,062	-----	455,034	-----
Total Southern States ..	30	27,519,697	194,966	2,447,032	1,014,796	1,630,161	-----
Total United States ..	408	203,818,030	4,030,327	20,200,703	6,055,141	14,173,084	1,405,533

1835.*

Maine	36	\$6,631,135	-----	\$679,471	\$110,323	\$287,629	-----
New Hampshire	25	3,805,383	-----	-----	86,890	110,508	\$508,854
Massachusetts	105	48,342,020	-----	3,797,927	922,544	2,097,798	-----
Rhode Island	61	11,085,543	\$149,752	290,290	171,680	379,618	-----
Connecticut	31	8,899,656	365,000	846,648	176,521	52,632	1,249,406
Total Eastern States ..	258	78,763,737	514,752	5,614,336	1,467,958	2,928,185	1,758,262
New York	84	61,968,094	551,568	12,241,905	1,594,937	6,805,045	670,363
New Jersey	24	43,189	-----	-----	28,528	-----	8,736
Pennsylvania	41	28,395,900	2,106,819	2,600,044	1,633,159	2,366,852	-----
District of Columbia	7	3,115,524	366,712	263,731	268,425	338,060	-----
Total Middle States ..	156	93,522,707	3,025,099	15,105,680	3,525,049	9,509,957	679,099
Virginia	22	11,277,304	128,715	975,162	633,093	458,921	-----
South Carolina	4	3,886,441	473,973	932,816	63,519	499,023	-----
Georgia	23	7,714,851	1,229,662	614,664	306,033	703,963	-----
Florida	2	233,208	7,959	8,385	14,947	16,220	41,305
Alabama	5	9,219,586	-----	1,404,342	81,622	382,892	-----
Mississippi	10	10,379,650	16,930	353,252	128,208	158,410	-----
Louisiana	41	37,388,839	40,000	2,850,701	75,705	40,670	-----
Kentucky	2	861,211	-----	15,357	231,046	30,822	-----
Tennessee	7	6,040,087	-----	449,454	31,641	166,377	-----
Total Southern States ..	116	87,001,178	1,897,239	7,604,133	1,565,814	2,457,298	41,305
Missouri	1	85,707	-----	20,040	-----	322,338	-----
Ohio	24	9,751,973	2,500	1,433,836	108,501	1,272,268	-----
Indiana	10	531,843	-----	29,417	1,715	78,150	-----
Illinois	2	313,902	-----	209,396	4,671	20,150	-----
Michigan	8	1,336,225	-----	272,210	22,794	121,445	-----
Total Western States ..	45	12,019,650	2,500	1,964,899	137,681	1,814,351	-----
Total United States ..	575	271,307,272	5,439,590	30,289,048	6,696,502	16,709,791	2,478,666

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES IN THE
TO 1863.

1834.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$137,420	.....	\$293,000	\$1,358,914	\$704,079	\$103,598	.....
354,390	.....	2,454,308	1,068,145	314,971	.....	.....
50,958	.....	921,815	1,463,713	180,792	2,082	.....
1,160,296	.....	29,409,450	7,650,147	13,308,059	2,393,301	.....
467,407	\$18,440	8,041,132	1,251,435	2,273,227	153,891	.....
118,640	13,652	6,851,909	2,407,496	1,167,964	.....	.....
2,289,111	32,092	50,609,614	15,199,850	17,949,102	2,652,872	.....
2,657,503	.....	27,755,264	17,820,402	19,119,338	10,590,265	.....
2,909,105	.....	17,061,944	10,366,232	9,819,140	2,720,349	.....
595,205	.....	5,270,091	1,433,698	3,125,035	596,236	.....
432,077	.....	3,337,305	1,109,389	1,247,655	391,822	.....
6,593,890	.....	53,424,604	30,729,721	33,311,168	14,298,672	.....
937,751	.....	5,694,500	5,598,392	2,875,774	634,392	.....
78,507	403,232	1,372,325	958,934	421,012	56,817	.....
477,992	.....	4,308,207	2,054,471	1,108,468	292,817	.....
113,220	.....	2,666,805	1,510,426	545,353	1,020,911	.....
86,455	.....	1,243,827	1,520,880	125,486	73,467	.....
1,693,925	403,232	15,285,664	11,643,103	5,076,093	2,078,404	.....
10,576,926	435,324	119,319,882	57,572,674	56,336,363	19,029,948	.....

1835.*

\$207,765	.....	\$3,785,000	\$2,346,076	\$1,402,145	\$249,079	.....
.....	.....	2,555,008	1,347,124	437,797	.....	.....
1,136,444	.....	30,410,000	9,430,358	12,921,701	3,490,098	.....
566,416	\$18,078	8,750,581	1,644,289	1,699,089	189,486	.....
129,108	16,904	7,350,766	2,685,400	1,257,030	25,673	\$2,000
2,039,733	34,982	52,851,355	17,453,247	17,717,762	3,954,336	2,000
7,169,949	27,813	30,481,460	16,199,505	20,088,685	16,551,841	4,886,845
.....	.....	50,000	30,247	20,532	.....	1,000
3,421,920	11,344	17,737,064	7,569,561	8,965,311	3,722,479	615,510
474,199	29,497	2,613,985	692,536	1,125,618	337,681	.....
11,066,068	68,654	50,882,509	24,491,849	30,200,146	20,612,001	5,503,355
1,160,401	.....	5,840,000	5,593,198	3,115,974	149,990	.....
754,219	.....	2,288,030	2,156,318	1,600,956	.....	.....
1,781,835	267,027	6,783,302	3,694,329	1,014,674	499,827	25,611
14,312	.....	114,320	133,531	67,215	6,441	10,000
916,135	.....	5,607,623	3,472,413	1,247,926	1,008,578	186,364
359,302	.....	5,890,162	2,418,475	1,888,762	680,987	.....
2,824,904	2,531,684	26,422,145	5,114,082	7,106,628	3,997,667	1,389,811
2,284	70,261	792,423	87,564	7,828	8,147	206,353
290,472	383,391	2,890,381	3,189,220	664,002	119,795	119,165
8,103,864	3,252,363	56,628,386	25,859,130	16,713,965	6,471,432	1,937,324
155,341	.....	.....	.....	526,398	55,727	.....
1,707,835	44,531	5,819,692	5,221,520	2,090,065	667,942	213,713
751,083	1,708	800,000	456,065	127,236	3,985	.....
243,223	.....	278,739	178,810	123,695	5,739	200,000
112,419	132,917	658,980	636,676	686,450	15,729	.....
2,969,901	179,156	7,557,411	6,493,071	3,553,844	749,122	413,713
24,179,566	3,535,155	167,919,661	74,297,297	68,185,717	31,786,891	7,856,392

* Incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1836.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	55	\$7,821,023	.....	\$650,962	\$129,831	\$266,606	.....
New Hampshire	26	4,501,701	.....	.....	87,622	84,949	.....
Vermont	19	2,594,675	.....	46,609	40,502	126,048	\$801,913
Massachusetts	117	56,643,172	.....	5,126,901	1,140,005	3,428,853	.....
Connecticut	31	11,736,163	\$383,700	582,703	191,056	63,094	1,770,118
Total Eastern States ..	248	83,296,734	383,700	6,407,175	1,589,016	3,969,550	2,572,031
New York	86	72,826,111	803,159	15,991,168	1,811,925	10,237,574	1,277,886
Pennsylvania	44	35,987,776	1,621,018	2,834,073	1,699,579	3,971,270	.....
Maryland	14	9,520,683	1,705,706	1,669,711	464,903	715,366	.....
District of Columbia	7	3,157,782	328,300	529,148	318,684	320,074	.....
Total Middle States ..	151	121,492,352	4,458,183	21,024,100	4,295,091	15,244,284	1,277,886
Virginia	23	14,329,680	167,166	2,264,746	629,835	560,291	.....
North Carolina	7	3,441,241	.....	674,213	107,704	141,164	.....
South Carolina	10	16,316,319	984,198	2,014,435	148,470	902,255	.....
Georgia	25	15,138,142	1,236,749	1,303,029	309,091	1,016,322	.....
Florida	5	2,340,850	.....	213,900	15,717	280,562	.....
Alabama	6	15,020,505	600,000	1,441,198	140,862	429,436	.....
Mississippi	13	19,124,977	.....	599,343	196,711	543,085	.....
Louisiana	45	51,234,158	807,568	3,460,917	3,611,876	1,680,565	.....
Kentucky	14	8,818,406	1,690,000	587,611	169,384	1,659,168	.....
Tennessee	7	9,862,921	584,092	1,152,634	59,025	206,518	.....
Total Southern States ..	155	155,627,199	6,069,773	13,712,026	5,388,675	7,419,366	.....
Missouri	1	976,185	.....	109,049	.....	233,671	.....
Ohio	32	17,079,714	.....	3,318,708	223,375	2,725,262	.....
Indiana	11	2,004,683	.....	1,278,223	17,214	557,612	.....
Illinois	7	1,203,763	.....	55,689	8,296	69,983	.....
Michigan	10	2,099,688	.....	1,671,325	25,707	200,710	.....
Total Western States ..	61	23,364,033	.....	6,432,994	274,592	3,787,238	.....
Total United States ..	615	383,780,318	10,911,656	47,576,295	11,547,374	30,420,438	3,849,917

1837.

Maine	53	\$7,066,350	.....	\$599,894	\$137,604	\$155,566	.....
New Hampshire	27	4,829,562	.....	.....	80,444	154,306	.....
Vermont	19	2,405,249	\$10,000	431,693	33,728	53,793	\$85,029
Massachusetts	129	58,414,182	.....	5,814,224	1,155,723	2,988,617	.....
Rhode Island	62	13,401,344	143,362	451,978	198,056	430,426	.....
Connecticut	31	13,246,945	416,016	941,314	175,883	296,725	.....
Total Eastern states ..	321	99,363,632	569,378	8,239,103	1,781,438	4,079,433	85,029
New York	98	79,313,188	1,794,152	18,832,254	2,263,857	12,487,610	3,268,646
New Jersey	25	6,700,072	70,845	669,211	150,513	344,560	.....
Pennsylvania	49	44,601,933	1,551,908	4,697,053	1,740,242	4,147,647	.....
Delaware	4	1,470,687	193,126	277,284	83,035	88,372	.....
Maryland	21	14,986,487	1,678,515	1,396,558	530,141	1,521,432	.....
District of Columbia	7	4,204,512	220,152	433,233	306,073	394,406	.....
Total Middle states ..	204	151,276,879	5,508,698	26,305,593	5,073,861	18,984,027	3,268,646
Virginia	23	18,021,429	276,734	1,654,205	632,710	797,137	.....
North Carolina	10	5,769,094	.....	681,076	123,424	181,675	.....
South Carolina	12	18,899,838	1,402,226	882,473	210,191	819,143	.....
Georgia	32	16,692,215	1,253,334	1,941,452	1,230,047	1,571,177	.....
Florida	4	2,444,642	152,430	408,887	14,969	76,334	223,700
Alabama	7	18,133,788	.....	2,126,373	.....	.....	.....
Mississippi	18	24,351,414	52,000	1,343,647	465,430	638,148	.....
Louisiana	47	59,108,741	100,000	3,607,412	4,761,168	2,467,229	.....
Kentucky	14	11,631,475	2,066,000	1,945,015	147,073	1,301,518	.....
Tennessee	7	10,960,368	.....	790,379	70,048	412,640	.....
Total Southern states ..	174	186,013,004	5,302,724	15,380,919	7,655,060	8,265,201	223,700
Missouri	1	1,398,811	.....	508,204	.....	449,064	.....
Ohio	33	18,178,699	.....	4,597,579	271,553	1,710,827	.....
Indiana	11	3,179,271	.....	1,457,204	48,901	487,753	.....
Illinois	8	3,098,751	.....	620,790	14,179	268,653	.....
Michigan	11	2,946,697	14,250	1,496,583	37,064	308,305	.....
Total Western States ..	64	28,802,229	14,250	8,680,360	371,702	3,224,602	.....
Total United States ..	763	465,455,744	11,395,050	58,605,975	14,882,061	34,553,263	3,577,375

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1836.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$387,169	-----	\$5,226,700	\$1,912,418	\$1,665,277	\$279,479	-----
535,960	-----	2,663,308	1,526,112	816,570	-----	-----
76,802	-----	1,125,624	2,085,860	348,875	23,874	\$26,701
1,455,230	-----	34,478,110	10,892,249	8,784,516	5,063,887	-----
-----	\$139,454	8,519,368	3,874,212	1,465,977	488,793	153,124
2,455,161	139,454	52,013,110	20,291,851	13,081,215	5,856,033	179,825
6,224,646	442,696	31,281,461	21,127,927	29,532,616	19,783,482	4,068,891
3,876,868	43,477	18,858,482	10,932,023	13,347,977	4,097,333	434,844
972,090	103,650	7,662,639	1,923,055	3,264,186	2,004,560	-----
643,582	-----	2,339,738	961,798	1,385,523	460,768	13,796
11,717,186	589,823	60,142,320	34,944,803	47,530,302	26,346,143	4,517,531
1,552,528	3,482	6,511,300	8,182,763	3,548,414	457,685	2,423
314,896	115,219	1,769,231	2,050,518	655,311	193,181	41,630
2,500,427	237,769	7,936,318	7,488,727	4,021,210	1,863,376	1,125,497
2,602,595	191,978	8,209,967	7,971,587	3,295,930	1,074,247	349,000
39,037	90,350	1,484,385	714,589	449,451	221,165	47,506
1,562,494	205,002	6,558,969	6,172,107	3,152,047	1,123,864	1,556,837
659,470	1,465,011	8,764,550	4,490,521	6,401,518	1,027,020	2,106,688
2,607,587	6,279,650	34,065,284	7,130,546	11,744,712	7,161,452	4,091,574
1,199,354	113,218	5,116,400	3,819,480	1,925,101	1,149,969	1,769,017
211,976	41,567	4,546,285	4,205,508	1,514,065	392,568	1,087,381
13,250,364	8,743,246	84,962,689	52,226,346	36,707,759	14,664,527	12,177,553
371,598	2,044	-----	-----	1,382,262	297,928	-----
2,924,906	29,075	8,369,744	9,675,644	6,125,614	1,420,613	921,005
869,839	226,404	1,279,857	1,981,650	1,673,887	78,823	128,392
279,670	4,465	478,220	653,661	252,734	13,175	200,000
172,071	100,472	909,779	1,184,498	2,114,943	52,922	25,000
4,618,084	362,460	11,037,600	13,495,453	11,549,440	1,863,461	1,274,397
32,040,795	9,834,983	208,155,719	120,958,453	108,868,716	48,730,164	18,149,306

1837.

\$251,294	-----	\$5,157,250	\$1,366,785	\$1,202,345	\$321,566	-----
790,175	-----	2,839,508	1,662,953	1,147,374	-----	-----
97,333	-----	1,274,970	1,457,441	282,283	44,112	-----
1,517,984	-----	38,280,000	10,273,119	14,059,449	5,721,970	-----
243,482	\$23,942	9,837,171	1,864,132	2,113,270	603,974	-----
415,386	56,019	8,744,697	3,998,325	1,484,966	639,824	\$288,130
3,315,654	79,961	66,133,596	20,622,755	20,289,687	7,331,446	288,130
6,557,020	1,123,225	37,101,460	24,198,000	30,883,179	20,462,823	7,078,167
366,132	8,028	3,970,090	1,755,829	1,139,827	388,512	532,032
2,113,990	2,178,211	23,750,338	13,794,014	12,902,251	7,224,953	1,411,498
161,860	2,312	817,775	806,665	410,824	69,263	-----
1,139,347	65,543	10,438,655	3,310,835	4,840,477	1,443,476	705,139
438,327	75,912	2,204,445	1,136,557	1,950,736	597,235	3,059
11,746,676	3,453,231	78,282,763	45,001,900	52,127,294	30,186,262	9,729,895
1,624,899	1,218	6,731,200	9,107,347	5,309,554	548,391	294,747
883,011	-----	2,525,000	3,319,428	1,387,120	262,070	-----
1,664,786	442,392	8,636,118	7,223,616	5,048,477	1,885,173	803,578
2,860,326	187,016	11,438,828	8,058,739	2,943,632	1,546,834	377,967
108,663	59,881	2,046,710	701,801	442,097	136,898	33,455
1,572,246	-----	7,572,176	7,090,819	3,073,979	1,839,237	-----
1,369,457	5,000	12,872,815	5,073,425	5,345,384	2,226,677	1,723,817
3,108,416	528,876	36,769,455	7,909,788	11,487,431	11,817,341	893,422
1,456,384	25,000	7,145,326	4,105,155	3,428,666	1,635,924	1,733,682
378,930	-----	5,092,665	4,272,635	2,230,833	236,937	380,495
15,027,118	1,249,385	100,830,293	56,862,753	40,697,173	22,135,482	6,241,163
222,924	3,241	-----	-----	2,262,900	299,749	-----
3,153,334	-----	9,247,296	8,326,974	7,590,933	1,471,659	-----
1,204,737	270,197	1,585,481	1,970,595	2,738,405	66,867	65,777
590,794	11,070	2,014,760	1,565,373	828,644	37,342	1,681
564,275	28,161	1,400,000	1,350,325	2,379,380	218,035	-----
5,736,064	312,669	14,247,537	13,213,267	15,800,262	2,093,652	65,458
35,825,512	5,095,244	259,494,189	135,700,675	128,914,416	61,746,842	16,324,646

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE
1838.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine.....	50	\$6,549,182	-----	\$367,392	\$128,154	\$113,988	-----
New Hampshire.....	27	4,200,245	-----	531,638	82,250	109,308	-----
Vermont.....	19	2,705,367	-----	11,846	36,699	118,196	\$765,045
Massachusetts.....	120	48,206,809	-----	5,027,800	1,066,327	2,359,387	-----
Rhode Island.....	62	12,612,721	\$109,276	604,631	-----	447,807	-----
Connecticut.....	31	9,769,286	562,871	730,283	194,097	250,775	-----
Total Eastern States..	309	84,043,610	672,147	7,273,590	1,507,527	3,399,461	765,045
New York.....	95	60,999,770	2,795,207	13,196,195	2,356,249	3,616,918	618,277
New Jersey.....	28	8,029,700	2,438,001	645,909	307,738	324,396	-----
Pennsylvania.....	48	38,231,265	1,345,312	8,111,982	1,890,647	3,523,562	-----
Delaware.....	4	1,557,969	193,333	269,496	89,131	118,142	-----
Maryland.....	22	15,813,006	1,505,641	2,806,764	541,687	1,452,146	-----
District of Columbia...	7	3,109,814	272,752	342,560	311,636	394,925	-----
Total Middle States..	204	127,741,524	8,550,246	25,372,906	5,497,088	9,430,089	618,277
Virginia.....	23	15,900,987	439,781	1,477,542	636,404	473,895	-----
New Carolina.....	10	4,571,328	-----	878,308	127,424	177,763	-----
South Carolina.....	11	15,109,465	1,064,680	923,161	211,759	533,356	-----
Georgia.....	36	15,768,683	110,708	2,115,629	2,358,781	2,512,048	-----
Florida.....	8	3,270,015	5,000	316,527	466,134	107,392	-----
Alabama.....	6	24,005,221	600,000	1,028,755	158,499	117,625	-----
Mississippi.....	26	28,999,984	367,633	2,563,783	1,618,676	1,058,274	-----
Louisiana.....	47	55,593,371	995,076	1,395,737	4,235,476	4,508,761	-----
Arkansas.....	3	374,791	-----	3,678	-----	2,450	-----
Kentucky.....	14	10,346,152	2,256,000	1,279,274	208,562	673,852	-----
Tennessee.....	11	11,249,170	59,750	581,711	84,021	327,817	-----
Total Southern States..	195	185,189,167	5,898,628	12,564,105	10,105,736	10,493,233	-----
Missouri.....	3	1,034,852	-----	45,274	50,101	223,930	-----
Ohio.....	34	17,212,694	-----	1,340,338	387,427	864,597	-----
Indiana.....	11	3,556,341	-----	281,393	97,301	209,185	-----
Illinois.....	8	4,416,577	2,690,000	234,145	27,533	70,718	-----
Michigan.....	20	3,773,370	-----	569,011	123,133	233,031	-----
Wisconsin.....	2	152,676	-----	45,908	3,179	27,432	-----
Total Western States..	78	30,146,510	2,690,000	2,516,069	688,654	1,628,893	-----
Total United States...	786	427,120,811	17,811,021	47,726,670	17,799,005	24,951,676	1,383,322

1839.

Maine.....	50	\$6,913,471	-----	\$464,897	\$190,210	\$170,205	-----
New Hampshire.....	28	4,476,442	-----	577,614	83,430	128,816	-----
Vermont.....	19	2,888,812	\$5,160	8,125	38,975	92,684	\$590,769
Massachusetts.....	118	44,967,749	-----	3,773,458	1,141,595	1,552,070	-----
Rhode Island.....	62	12,895,325	119,740	519,254	-----	342,409	-----
Connecticut.....	31	12,226,947	567,269	846,152	238,794	223,190	-----
Total Eastern States..	308	84,368,746	692,169	6,189,500	1,693,004	2,509,374	590,769
New York.....	96	68,300,486	911,623	14,122,940	2,557,655	3,907,137	2,838,694
New Jersey.....	22	6,725,742	3,002,297	1,857,700	286,889	374,449	-----
Pennsylvania.....	49	37,613,266	1,288,315	3,653,815	1,705,682	3,483,977	-----
Delaware.....	4	1,643,249	188,164	209,814	78,966	158,497	-----
Maryland.....	22	15,844,163	1,899,352	1,933,601	553,818	1,358,239	-----
District of Columbia...	6	3,221,299	236,661	245,186	270,336	217,492	-----
Total Middle States..	199	133,348,205	7,526,412	22,023,056	5,453,346	9,499,791	2,838,694
Virginia.....	27	17,019,567	659,391	1,467,302	606,837	760,596	-----
New Carolina.....	10	4,752,584	-----	571,025	130,702	132,149	-----
South Carolina.....	13	15,378,020	1,090,936	1,393,861	365,781	166,025	-----
Georgia.....	38	17,992,096	1,682,445	1,138,115	3,648,757	1,412,220	-----
Florida.....	7	4,686,543	337,840	244,833	14,969	247,225	8,828
Alabama.....	7	25,842,884	-----	1,799,278	351,485	1,119,871	-----
Louisiana.....	16	56,855,610	-----	686,329	-----	1,723,214	-----
Arkansas.....	3	763,737	-----	106,180	10,743	59,612	-----
Kentucky.....	16	12,123,707	2,510,000	1,421,067	215,764	861,798	-----
Tennessee.....	22	10,021,729	78,750	1,037,349	106,004	1,341,317	-----
Total Southern States..	159	165,436,477	6,359,362	9,865,339	5,451,042	7,854,057	8,828
Missouri.....	2	1,570,431	-----	422,792	43,449	593,550	-----
Ohio.....	34	16,520,360	-----	1,588,623	-----	1,180,379	-----
Indiana.....	11	4,532,965	-----	226,521	144,386	155,813	-----
Illinois.....	8	6,046,615	3,263,750	701,290	57,158	331,860	-----
Michigan.....	2	2,885,364	84,130	623,948	166,663	340,129	-----
Wisconsin.....	2	231,624	-----	-----	-----	-----	-----
Total Western States..	85	31,787,359	3,347,880	3,563,174	411,656	2,501,731	-----
Total United States...	751	414,940,787	17,925,823	41,641,069	13,009,048	22,364,953	3,438,291

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1838.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$271,981	-----	\$4,984,000	\$1,177,555	\$826,806	\$278,985	-----
148,793	-----	2,839,500	1,111,074	466,092	-----	\$291,205
157,033	-----	1,304,530	2,043,843	330,772	4,973	-----
2,394,624	-----	34,630,000	9,400,513	9,621,217	3,526,687	-----
474,278	\$309,979	9,852,353	2,154,524	1,395,466	650,667	-----
535,447	250,205	8,754,467	1,920,552	869,801	224,378	69,565
3,982,156	560,184	62,364,850	17,808,061	13,510,154	4,685,690	360,770
4,139,732	6,012,661	36,611,460	12,432,478	15,895,684	15,221,487	6,142,047
418,992	380,117	4,997,012	1,345,241	820,805	495,993	4,365,176
3,726,343	2,782,433	24,745,405	10,569,649	8,786,192	8,032,787	3,996,340
122,810	2,337	990,668	668,386	473,235	45,587	-----
1,250,908	57,619	11,249,319	3,002,085	3,401,238	2,689,978	1,105,065
318,854	169,793	2,175,970	764,822	1,222,052	553,511	-----
9,986,139	9,404,990	80,769,834	28,782,661	30,599,206	27,039,343	15,608,628
1,366,582	123,305	7,005,356	7,178,776	3,028,954	342,568	1,600,386
705,389	34,495	2,980,640	2,267,793	756,591	187,774	-----
1,323,779	98,325	7,947,419	4,456,618	3,490,206	698,765	1,610,411
2,659,723	493,239	12,036,748	7,459,563	2,789,675	2,414,223	405,422
161,310	122,412	2,387,585	621,393	417,191	173,404	637,376
695,966	213,380	8,399,248	7,235,110	5,109,247	2,216,762	1,293,351
766,360	4,731,925	19,231,123	7,472,334	4,638,669	3,039,201	3,505,364
2,729,983	1,791,030	39,943,832	7,558,465	7,426,468	9,131,466	3,748,343
96,455	141,052	413,105	8,100	87,242	-----	102,095
1,716,489	321,301	8,499,094	3,600,570	2,159,700	872,112	1,245,005
595,667	345,792	5,309,454	2,621,185	1,502,271	660,513	2,370,481
12,817,703	8,416,256	114,153,604	50,479,907	31,406,214	19,736,788	16,518,234
628,167	67,835	607,398	94,000	748,655	312,761	297,808
2,674,212	-----	11,331,618	6,221,136	4,071,975	481,344	1,509,459
1,221,181	298,658	1,900,687	2,308,130	952,009	136,647	5,720
684,487	4,944	4,673,050	1,990,993	789,562	348,995	188,836
435,073	253,681	1,918,365	1,724,409	1,313,289	196,366	113,959
83,494	-----	119,625	141,363	43,228	163	9,435
5,726,614	624,618	20,550,743	12,480,031	7,918,718	1,476,276	2,125,217
32,512,612	19,006,048	277,839,031	109,550,660	83,434,292	52,938,097	34,612,849

1839.

\$241,951	-----	\$4,771,500	\$1,909,097	\$927,281	\$172,143	-----
187,961	-----	2,939,500	1,510,691	522,036	-----	-----
129,319	-----	1,325,530	1,966,812	308,349	16,867	-----
1,838,272	-----	34,485,600	7,875,322	6,728,717	2,428,021	-----
462,002	\$278,869	9,868,773	1,886,108	1,554,905	875,296	-----
502,180	286,351	8,832,223	3,987,815	1,285,867	307,567	\$56,059
3,361,685	565,220	62,223,126	19,135,845	11,327,155	3,799,894	56,059
6,602,708	1,139,662	36,801,460	19,373,149	18,370,044	15,344,098	4,587,600
433,778	421,882	4,009,930	1,795,188	847,435	157,639	5,796,356
3,282,213	2,317,603	23,866,211	11,384,151	8,100,675	3,819,604	3,157,791
141,589	-----	1,071,318	708,053	402,326	57,898	-----
1,679,066	148,910	11,419,999	3,798,067	4,219,922	2,151,469	1,138,590
415,573	175,910	1,855,790	950,132	1,397,399	327,008	3,059
12,554,927	4,203,967	79,024,708	38,008,740	33,337,811	21,857,716	14,683,396
2,360,423	48,714	8,074,456	8,231,918	3,106,136	1,107,937	1,452,717
723,875	25,935	3,100,750	2,114,140	588,389	156,436	-----
2,000,149	-----	8,952,343	4,566,327	2,732,583	1,308,206	1,921,127
2,311,737	241,093	16,037,315	5,639,708	2,309,554	2,347,774	1,403,825
188,288	112,705	2,322,552	867,009	820,324	307,751	1,162,141
1,687,046	989,563	11,996,332	6,779,678	4,919,598	2,257,512	1,574,179
3,987,697	6,062,271	40,930,376	6,280,588	7,657,161	8,119,708	3,522,093
316,045	-----	628,105	461,775	134,369	8,537	-----
1,613,133	65,918	8,918,204	5,418,320	1,862,495	1,029,467	972,803
1,177,969	26,239	6,488,192	2,607,830	863,472	755,489	2,961,399
16,586,362	7,572,438	107,448,625	42,967,293	24,994,081	17,398,817	14,970,284
691,070	122,251	1,027,870	671,950	1,101,638	481,973	123,159
2,616,814	-----	10,153,846	8,157,871	2,680,604	1,254,879	-----
1,345,832	-----	2,216,700	2,951,795	490,617	269,905	270,008
989,172	103,346	5,435,055	3,729,513	1,591,535	533,494	-----
290,058	221,216	3,018,701	969,544	1,298,598	390,997	711,394
65,680	187,513	139,125	235,573	109,967	-----	-----
5,998,626	634,326	21,991,297	16,716,246	7,272,959	2,931,248	1,104,561
38,501,600	12,975,951	270,687,756	116,828,124	76,932,006	45,987,675	30,814,300

* Includes real estate.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE
1840.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	49	\$5,901,611	.....	\$333,515	\$257,880	\$133,479	.....
New Hampshire	27	4,099,612	.....	337,620	76,893	64,594	.....
Vermont	17	2,011,296	.....	373,343	38,126	74,041	\$11,589
Massachusetts	115	46,513,635	.....	4,702,491	1,169,803	2,121,783	.....
Rhode Island	62	12,561,215	.....	312,937	322,225	283,308	.....
Connecticut	31	10,428,630	\$538,300	902,028	287,324	161,245	.....
Total Eastern States ..	301	81,516,049	538,300	6,961,934	2,152,251	2,838,450	11,589
New York	96	52,788,206	3,653,170	6,543,125	2,937,695	4,401,400	2,310,161
New Jersey	26	4,933,780	25,128	710,475	324,989	257,052	.....
Pennsylvania	49	34,806,841	1,381,319	2,682,823	1,713,758	2,668,141	.....
Maryland	21	13,593,642	1,910,092	1,611,042	505,290	1,116,667	.....
District of Columbia	6	2,575,613	230,868	236,622	228,485	188,278	.....
Total Middle States ..	198	108,698,082	7,200,577	11,784,087	5,710,217	8,631,538	2,310,161
Virginia	27	15,596,776	1,204,284	1,485,957	713,859	428,690	.....
North Carolina	10	5,047,528	.....	497,261	43,767	222,892	.....
South Carolina	14	18,347,002	1,577,712	986,864	262,231	298,742	.....
Georgia	39	13,783,221	1,785,304	1,785,649	4,217,493	2,140,161	.....
Florida	5	4,737,631	759,000	102,845	97,426	69,370	.....
Mississippi .....	.....	48,333,728	3,573,829	4,638,258	4,839,383	1,693,975	.....
Louisiana	47	49,138,700	.....	247,651	7,428,395	782,701	.....
Arkansas	10	3,956,636	500,000	237,649	48,052	25,025	203,138
Kentucky	17	10,522,464	2,706,000	1,342,284	348,477	576,997	.....
Total Southern States ..	169	169,463,686	12,106,129	11,324,418	17,999,083	6,238,553	203,138
Missouri	3	2,077,841	.....	303,611	52,518	292,465	.....
Ohio	37	13,414,087	1,501,585	891,590	523,503	947,526	.....
Indiana	13	4,581,486	294,000	208,301	180,343	169,500	.....
Illinois	9	5,930,258	2,544,750	759,537	108,994	199,381	.....
Michigan	10	2,152,954	5,570	223,599	74,499	102,895	.....
Wisconsin	1	133,670	.....	31,065	5,452	7,705	.....
Total Western States ..	73	28,290,296	4,345,905	2,417,703	945,309	1,719,472	.....
Total United States ..	741	387,968,113	24,190,911	32,488,142	26,806,860	19,428,013	2,524,888

1841.*

Maine	47	\$5,820,792	.....	\$600,804	\$322,750	\$213,738	.....
New Hampshire	26	3,859,853	.....	389,759	85,618	110,263	.....
Vermont	17	2,121,581	\$4,500	594,718	41,521	82,777	\$58,986
Massachusetts	114	47,553,960	.....	4,461,046	1,238,191	2,314,436	.....
Rhode Island	62	12,194,485	.....	603,938	.....	318,998	.....
Connecticut	31	10,944,675	565,025	1,192,403	330,011	171,258	.....
Total Eastern States ..	297	82,495,346	569,525	7,842,668	2,018,091	3,211,470	58,986
New York	95	54,691,163	4,630,392	10,061,002	3,588,132	4,922,764	2,188,565
New Jersey	26	5,315,936	40,098	1,138,043	343,696	400,720	.....
Pennsylvania	49	28,181,460	4,400,214	4,708,176	1,782,922	2,929,009	422,356
Delaware	3	1,472,464	59,411	395,082	66,918	106,604	.....
Maryland	21	12,554,889	939,953	2,007,906	504,433	1,022,382	.....
District of Columbia	6	2,000,505	219,989	122,210	188,048	176,752	.....
Total Middle States ..	200	104,216,417	10,290,057	18,432,419	6,474,149	9,558,231	2,610,921
Virginia	27	15,495,117	1,204,567	1,440,684	798,146	900,538	.....
North Carolina	10	4,506,226	.....	538,784	95,780	221,067	.....
South Carolina	14	16,106,806	2,222,293	533,869	333,497	295,208	.....
Georgia	29	8,828,818	1,339,688	988,402	4,808,222	479,685	42,806
Alabama	7	24,183,586	.....	1,499,693	599,366	2,693,292	.....
Louisiana	47	48,646,799	.....	1,816,630	13,192,038	2,577,578	.....
Arkansas	10	3,838,694	500,000	117,310	67,196	157,123	403,030
Kentucky	17	9,880,710	2,935,200	1,213,525	444,026	967,619	36,575
Tennessee	23	12,312,333	168,921	1,301,896	658,608	579,773	5,000
Total Southern States ..	184	143,799,089	8,370,669	9,450,793	20,996,879	8,871,883	487,411
Missouri	3	1,628,203	.....	186,520	80,580	42,345	.....
Ohio*	27	9,878,328	.....	571,333	.....	867,935	.....
Indiana	13	3,689,595	294,000	305,146	223,629	166,251	.....
Illinois	15	5,454,938	2,128,629	1,105,817	534,421	193,124	.....
Michigan	4	1,713,769	74,541	180,467	75,512	71,964	.....
Wisconsin	1	224,365	.....	2,571	14,404	29,397	48,492
Total Western States ..	63	22,589,198	2,497,170	2,351,854	928,546	1,371,016	48,492
Total United States ...	744	353,100,050	21,727,421	38,077,734	30,417,665	23,012,600	3,205,810

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES.—Continued.

1840.

RESOURCES.			LIABILITIES.			
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$195,699	-----	\$4,671,500	\$1,224,658	\$669,199	\$76,712	-----
193,359	-----	2,837,508	1,088,750	420,801	-----	-----
120,315	-----	1,196,770	1,099,784	238,574	-----	-----
2,991,804	-----	33,750,000	9,112,882	8,636,923	3,961,806	-----
537,895	-----	9,880,500	1,719,230	818,470	516,856	\$583,748
499,032	\$63,402	8,806,204	2,325,589	863,526	293,765	80,987
4,538,104	63,402	61,142,482	16,570,893	11,647,493	4,879,139	664,735
5,864,634	1,081,967	36,801,460	10,629,514	16,473,235	7,055,584	3,773,355
414,807	42,693	3,822,607	1,415,708	808,708	207,020	26,021
2,798,002	3,944,911	24,206,405	9,338,636	7,524,387	2,015,220	3,576,544
1,319,559	72,555	10,526,494	3,079,241	3,186,438	1,859,174	765,888
199,472	257,806	1,768,074	636,727	987,123	258,878	28,372
10,596,474	5,399,932	77,125,040	25,099,826	28,079,891	11,395,876	8,170,180
1,889,568	13,190	10,139,406	6,707,701	2,819,295	816,144	49,290
586,628	30,273	3,154,761	2,246,181	525,387	206,040	-----
1,847,498	373,744	11,584,355	4,439,404	2,279,218	1,062,556	2,795,469
1,800,694	328,102	15,098,694	5,518,822	1,985,413	1,299,703	582,937
46,188	173,490	3,976,121	418,778	421,274	133,675	667,415
867,977	3,863,649	30,379,403	15,171,639	8,691,601	7,065,499	1,532,220
2,847,497	7,911,363	41,736,768	4,345,533	5,415,230	3,831,947	5,949,966
227,867	-----	3,495,857	1,139,120	367,331	16,898	-----
1,261,500	27,500	9,329,088	3,940,333	1,049,648	1,156,192	596,437
10,875,417	12,721,311	128,894,453	43,927,511	23,554,397	15,588,654	12,173,734
562,902	5,060	1,116,123	410,740	1,174,532	529,441	19,743
1,752,446	1,327,455	10,507,521	4,607,127	2,017,360	683,552	1,348,540
1,076,551	717,782	2,671,618	2,865,568	472,748	148,829	1,939
756,964	175,750	5,423,185	3,724,092	805,244	230,707	24,891
42,784	117,000	1,229,200	261,296	342,760	96,325	613,887
41,397	2,448	100,000	109,185	9,591	85	-----
4,233,044	2,345,495	21,047,647	11,978,008	4,822,235	1,688,939	2,009,000
30,243,039	20,530,140	288,209,622	97,576,238	69,004,016	33,552,608	23,017,649

1841.*

\$269,730	-----	\$4,371,500	\$1,754,390	\$870,745	\$45,281	-----
194,311	-----	2,735,000	1,229,708	429,532	-----	-----
94,507	\$15,408	1,116,026	1,599,458	217,373	14,438	-----
3,111,837	-----	33,360,000	9,509,112	7,144,899	4,413,506	\$1,459,821
327,206	233,397	9,823,558	1,565,880	1,455,082	518,615	-----
454,298	160,149	8,826,382	2,784,721	1,182,583	364,819	96,275
4,451,889	408,954	60,232,466	18,443,269	11,300,814	5,356,659	1,556,066
5,429,622	861,643	36,401,460	15,235,056	17,053,279	10,374,682	2,937,485
436,049	60,243	3,834,816	2,099,069	1,074,843	211,307	-----
3,280,207	3,725,078	23,120,730	6,983,085	9,833,476	4,885,611	3,447,292
155,691	-----	881,648	860,963	312,247	28,209	-----
1,556,020	137,311	10,214,908	2,529,843	3,136,979	1,860,015	225,529
245,629	87,637	1,745,155	121,975	653,386	268,197	3,135
11,103,218	4,871,912	76,198,717	27,829,991	32,064,210	17,628,021	6,613,441
2,318,791	55,341	10,283,623	6,852,485	2,754,630	872,152	725,743
802,709	4,076	3,225,000	2,092,877	489,188	90,363	92,000
1,608,537	107,212	11,782,358	3,008,514	1,712,745	589,597	521,297
685,183	233,505	12,100,180	1,728,042	980,428	681,948	1,060,069
1,589,510	434,904	14,379,255	7,211,141	2,827,622	1,486,345	2,152,508
3,163,243	-----	41,711,214	6,443,785	3,094,730	7,090,815	7,777,812
203,813	-----	3,532,706	995,905	146,018	28,308	250,000
1,328,093	124,402	9,386,856	4,453,559	1,213,078	766,983	138,655
979,981	-----	8,635,581	3,727,515	1,109,719	559,088	428,155
12,679,860	959,440	115,036,773	36,513,823	14,328,158	12,165,599	13,146,839
509,597	23,808	1,178,866	348,530	322,909	87,871	509,590
1,052,767	2,688,692	8,103,243	3,584,341	1,938,682	410,287	1,022,503
1,076,551	717,782	2,671,618	2,865,568	472,748	148,829	1,939
942,895	-----	5,386,765	4,367,829	200,844	149,104	-----
123,635	160,172	1,000,000	568,177	183,909	5,678	512,849
-----	80,537	100,000	90,305	17,414	175	85,451
3,705,445	3,670,991	18,440,492	11,824,750	3,136,506	801,944	2,132,332
31,940,412	9,911,297	269,908,448	94,611,833	60,829,688	35,952,223	23,448,708

* Incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1842.*

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	40	\$4,987,519	-----	\$551,395	\$216,968	\$145,029	-----
New Hampshire	27	3,831,454	-----	258,592	-----	115,493	-----
Vermont	17	1,832,497	\$157	245,905	42,403	72,176	\$32,412
Massachusetts	111	44,610,391	-----	3,415,084	1,174,459	1,883,207	-----
Rhode Island	62	12,562,785	111,548	366,799	224,380	277,018	-----
Connecticut	31	10,683,413	718,860	635,693	368,849	206,728	-----
Total Eastern States ..	288	78,508,059	830,565	5,473,468	2,026,699	2,699,651	32,412
New York	103	56,338,685	8,182,629	8,961,819	5,790,057	5,809,538	1,634,472
New Jersey	25	5,252,403	16,770	700,600	326,408	233,931	75,413
Pennsylvania	49	27,747,503	4,846,087	4,588,496	1,879,960	3,013,395	589,509
Delaware*	3	1,516,347	44,473	179,278	74,296	105,250	-----
Maryland	20	11,442,062	1,673,811	1,551,242	594,771	882,588	-----
District of Columbia	6	1,830,297	321,668	66,460	185,428	201,279	276,198
Total Middle States ..	206	104,127,297	15,085,438	16,047,895	8,850,920	10,245,981	2,575,592
Virginia	27	16,170,393	1,168,422	525,618	911,677	753,715	31,200
North Carolina	10	4,326,377	-----	440,097	109,509	328,681	-----
South Carolina*	11	13,890,033	2,048,844	492,238	223,309	197,516	-----
Georgia	24	7,721,899	2,006,801	213,579	6,256,233	548,379	47,074
Alabama	7	23,065,522	199,740	1,476,254	1,144,309	1,749,818	42,806
Mississippi	17	13,349,481	828,299	308,477	700,548	205,345	-----
Kentucky	17	9,047,917	2,999,250	1,098,117	518,696	452,598	48,385
Tennessee	23	11,346,947	440,250	915,174	1,110,373	347,679	-----
Total Southern States ..	136	98,918,569	9,691,606	5,469,554	10,974,654	4,583,731	169,465
Missouri	3	1,013,409	175,000	63,520	56,353	148,195	-----
Indiana	13	4,419,104	294,000	182,151	241,051	177,244	99,035
Total Western States ..	16	5,432,513	469,000	245,671	297,404	325,439	99,035
Total United States ..	646	286,986,438	26,076,609	27,236,588	22,149,677	17,854,802	2,876,504

1843.*

Maine	40	\$4,405,660	-----	\$283,505	\$256,148	\$103,522	-----
New Hampshire	24	3,173,825	-----	365,574	74,318	182,743	-----
Vermont	16	1,863,290	-----	598,711	40,736	86,591	-----
Massachusetts	103	42,993,291	-----	8,280,895	1,181,886	1,991,842	-----
Rhode Island	62	11,779,080	\$135,845	540,651	226,927	323,995	-----
Connecticut	31	9,798,392	837,974	948,380	402,419	179,274	-----
Total Eastern States ..	276	74,013,538	973,819	11,017,746	2,192,434	2,867,967	-----
New York	107	52,022,260	12,446,083	7,700,044	3,848,725	4,888,987	\$4,888,897
New Jersey	26	4,564,002	16,545	539,131	349,256	181,346	16,810
Pennsylvania	48	17,934,372	3,474,158	1,338,769	1,555,790	1,696,488	998,663
Delaware*	3	1,332,901	29,921	81,579	75,843	54,896	-----
Maryland	20	10,547,920	1,009,449	857,213	596,596	586,900	-----
District of Columbia	6	1,859,904	246,761	103,580	197,044	142,856	336,677
Total Middle States ..	210	88,261,359	17,222,917	10,620,316	6,623,254	7,551,473	6,241,047
Virginia	27	13,386,722	1,141,077	585,622	951,846	409,085	-----
North Carolina	10	4,048,810	-----	279,695	121,567	253,852	-----
South Carolina*	11	13,716,220	1,920,363	753,534	277,056	291,297	-----
Georgia	24	5,451,751	1,377,046	338,916	5,695,296	403,646	133,738
Alabama	2	2,948,929	32,758	65,282	781,280	171,301	-----
Louisiana	28	20,420,948	-----	-----	2,472,329	-----	-----
Kentucky	17	7,710,382	2,864,513	879,471	690,058	536,355	73,583
Tennessee	23	8,898,022	575,553	761,039	1,225,301	220,589	-----
Total Southern States ..	142	76,581,784	7,911,910	3,663,559	12,154,733	2,286,125	207,321
Missouri	3	824,740	175,000	95,622	56,875	143,250	83,750
Ohio	23	6,925,644	1,207,412	469,568	869,521	458,106	29,929
Indiana	13	2,866,629	259,080	227,634	260,847	37,765	60,730
Illinois	14	3,688,167	2,085,552	72,165	1,243,327	24,784	-----
Michigan	2	557,159	-----	22,759	128,648	7,668	9,850
Total Western States ..	55	14,862,339	3,727,044	887,748	2,559,214	671,573	184,259
Total United States ..	683	253,719,020	29,835,690	26,189,369	23,529,635	13,377,138	6,632,627

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1842.*

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$183,861	-----	\$3,414,000	\$1,585,820	\$792,598	\$15,057	\$118,318
177,071	-----	2,789,500	1,027,488	371,234	-----	-----
89,266	\$11,139	1,153,997	848,491	217,177	14,428	-----
2,682,309	-----	32,631,060	8,049,906	6,130,164	3,307,011	1,326,238
297,850	29,605	10,041,203	1,666,846	693,046	434,980	551,952
471,238	443,548	8,876,317	2,555,638	1,062,725	337,656	89,569
3,901,595	484,292	58,906,077	15,734,189	9,266,944	4,109,132	2,086,077
5,471,694	-----	45,283,453	14,559,993	17,473,200	9,702,055	1,631,948
449,859	25,255	3,763,951	1,599,143	1,066,566	163,351	-----
2,763,994	4,482,341	23,207,622	8,307,458	11,755,019	4,344,976	1,342,254
166,443	-----	888,470	725,829	278,597	17,894	-----
1,553,621	158,582	10,709,332	1,832,920	2,934,824	1,231,885	1,049,480
114,456	3,414	1,786,920	111,658	707,842	160,284	-----
10,520,067	4,669,592	85,639,748	27,137,001	34,216,048	15,620,445	4,023,682
2,404,479	10,044	10,363,362	7,740,888	2,707,153	496,063	-----
868,560	-----	3,225,000	1,989,179	562,554	67,712	-----
1,355,178	220,570	11,472,922	2,932,154	1,743,000	682,538	303,804
537,585	301,401	12,678,658	2,832,892	858,533	292,938	1,241,243
685,183	98,857	14,346,834	1,728,042	980,428	681,948	1,060,609
11,223	626,176	9,261,200	2,374,189	611,695	115,242	7,794,336
1,491,805	410,738	9,451,053	3,465,056	1,169,919	571,233	94,725
1,140,459	-----	8,596,181	3,641,928	1,101,944	338,716	135,809
8,494,472	1,667,786	79,395,210	26,704,328	9,735,226	3,246,390	10,630,586
162,848	243,321	1,179,566	198,087	354,243	56,097	-----
1,127,901	5,463	2,743,191	2,871,689	317,890	116,065	147,344
1,290,749	248,784	3,922,757	3,069,776	672,133	172,162	147,344
24,206,883	7,070,454	227,863,792	72,645,294	53,890,351	23,148,129	16,887,689

1843.*

\$175,301	-----	\$3,314,000	\$1,106,261	\$542,017	\$65,961	\$91,734
162,126	-----	2,469,200	916,147	354,395	-----	-----
74,900	\$26,095	1,120,000	1,287,369	223,439	1,802	-----
7,298,815	-----	31,089,800	9,219,267	10,213,887	8,195,813	714,597
301,215	24,744	11,063,843	1,415,203	808,534	413,874	261,349
458,752	292,428	8,580,393	2,379,947	1,061,944	216,601	70,414
8,460,109	343,267	57,637,236	16,324,194	13,204,216	8,894,051	1,138,094
8,477,076	770,372	43,950,137	12,031,871	19,313,826	12,072,679	1,495,888
448,269	44,375	3,634,298	1,079,479	875,020	140,992	14,000
4,020,678	4,405,537	18,638,743	6,217,364	7,677,868	1,738,853	429,831
100,717	-----	890,000	366,944	229,449	24,085	-----
2,537,822	95,130	9,746,279	1,743,768	2,977,174	753,499	932,529
229,501	3,485	1,668,307	253,874	822,713	128,894	1,408
15,814,063	5,318,899	78,527,764	21,693,300	31,896,050	14,859,002	2,873,656
2,121,366	3,808	10,359,642	4,947,036	2,105,728	441,476	67,560
893,917	-----	3,225,000	1,520,999	505,536	31,855	-----
1,036,403	282,689	11,459,718	2,914,443	1,835,817	686,219	312,798
1,206,971	280,004	10,250,702	1,972,215	1,056,842	112,050	1,251,122
28,204	35,240	3,067,700	19,871	629,659	106,089	97,765
4,451,023	5,100,000	20,929,340	1,087,577	5,338,613	-----	-----
1,730,187	555,664	9,368,085	2,801,296	1,192,086	425,867	47,389
930,420	-----	8,551,400	1,777,075	790,940	271,982	351,369
12,398,491	6,257,405	77,211,587	17,040,512	13,455,221	2,075,538	2,128,003
332,730	340,210	1,200,264	303,410	453,260	44,999	-----
895,051	318,852	6,805,352	1,911,983	1,144,915	213,294	260,690
811,234	714,005	2,727,532	1,828,371	212,463	64,229	68,193
798,998	-----	5,016,640	2,212,127	181,416	17,550	-----
60,709	44,520	428,700	98,099	73,353	-----	3,256,685
2,898,722	1,417,587	16,178,488	6,353,990	2,065,407	340,072	3,585,518
39,571,385	13,337,158	229,555,075	61,411,996	60,620,894	26,168,663	9,725,271

* Incomplete.

270 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE 1844.*

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	35	\$4, 279, 331	.....	\$885, 010	\$262, 027	\$139, 832	.....
New Hampshire	19	2, 760, 009	.....	400, 523	60, 399	75, 830	.....
Vermont	17	2, 225, 245	.....	700, 802	.....	154, 471	.....
Massachusetts	103	48, 770, 975	.....	5, 330, 148	1, 208, 291	2, 393, 376	.....
Rhode Island	61	12, 621, 542	\$173, 740	1, 255, 179	228, 260	226, 750	.....
Connecticut	31	10, 842, 955	656, 466	1, 360, 905	448, 150	257, 561	.....
Total Eastern States ..	266	81, 00, 5057	830, 206	9, 932, 567	2, 207, 727	3, 547, 420	.....
New York	142	70, 025, 734	11, 052, 458	10, 267, 207	4, 072, 661	2, 275, 172	\$4, 502, 479
New Jersey	26	5, 016, 079	19, 138	738, 428	351, 841	230, 147	4, 179
Pennsylvania	46	19, 130, 127	3, 278, 154	2, 610, 029	1, 813, 640	2, 118, 447	1, 796, 996
Delaware*	3	1, 317, 671	30, 321	117, 963	71, 573	51, 645	.....
Maryland	20	10, 104, 829	1, 540, 833	1, 542, 912	623, 950	620, 853	.....
District of Columbia ..	6	1, 978, 117	281, 161	768, 717	209, 732	202, 523	130, 081
Total Middle States ..	243	107, 572, 557	16, 202, 065	16, 045, 256	7, 143, 397	5, 498, 787	6, 433, 735
Virginia	27	14, 098, 534	1, 087, 819	1, 315, 081	1, 043, 906	449, 564	.....
North Carolina	10	4, 452, 203	.....	499, 212	118, 270	217, 470	.....
South Carolina*	11	13, 743, 433	1, 767, 260	1, 233, 112	273, 116	273, 325	.....
Alabama	1	1, 478, 016	23, 658	51, 114	143, 474	259, 740	.....
Louisiana	28	16, 737, 125	.....	.....	3, 022, 589	.....	.....
Kentucky	19	8, 731, 988	675, 786	1, 588, 789	758, 856	660, 815	65, 516
Tennessee	23	9, 122, 796	576, 136	614, 824	1, 328, 856	355, 984	.....
Total Southern States ..	119	68, 364, 095	4, 130, 659	5, 302, 132	6, 689, 067	2, 216, 898	65, 516
Missouri	4	951, 949	175, 000	57, 498	62, 320	2, 465	8, 950
Ohio	8	2, 968, 441	137, 769	740, 866	306, 394	228, 375	9, 025
Indiana	13	2, 677, 530	.....	364, 529	273, 964	61, 691	75, 952
Michigan	5	1, 145, 257	3, 825	265, 459	174, 448	75, 692	3, 064
Total Western States ..	30	7, 743, 177	316, 594	1, 428, 352	817, 126	368, 223	96, 991
Total United States ..	658	265, 179, 886	21, 479, 524	32, 708, 397	16, 857, 317	11, 631, 328	6, 596, 242

1845.*

Maine	35	\$4, 785, 313	.....	\$1, 015, 942	\$243, 720	\$217, 427	.....
New Hampshire	19	2, 768, 730	.....	527, 624	36, 155	100, 397	.....
Vermont	17	2, 314, 929	.....	359, 492	60, 323	68, 723	.....
Massachusetts	104	52, 648, 729	.....	4, 902, 907	1, 097, 969	3, 010, 113	.....
Rhode Island	61	13, 714, 255	\$192, 763	671, 878	252, 490	395, 425	.....
Connecticut	32	12, 315, 387	381, 859	1, 041, 717	403, 603	264, 405	.....
Total Eastern States ..	268	88, 547, 343	574, 622	8, 519, 560	2, 094, 260	4, 056, 490	.....
New York	148	70, 793, 354	10, 244, 043	7, 684, 850	3, 894, 778	2, 387, 008	\$4, 839, 886
New Jersey	26	5, 509, 996	61, 967	720, 324	421, 196	233, 284	153, 780
Pennsylvania	47	25, 646, 533	2, 519, 824	2, 589, 358	1, 544, 324	1, 886, 731	1, 244, 755
Delaware*	3	1, 430, 515	28, 111	160, 562	80, 648	68, 042	.....
Maryland	20	11, 842, 172	1, 215, 146	1, 000, 531	636, 137	666, 245	.....
District of Columbia ..	6	2, 021, 098	286, 266	451, 342	195, 317	221, 564	214, 555
Total Middle States ..	250	117, 844, 268	14, 355, 357	12, 606, 967	6, 772, 394	5, 462, 874	6, 452, 976
Virginia	27	15, 889, 014	1, 078, 150	1, 051, 612	1, 059, 604	637, 245	.....
North Carolina	18	4, 620, 449	.....	379, 579	116, 779	305, 262	.....
South Carolina*	11	14, 440, 112	1, 470, 774	1, 345, 936	267, 796	218, 657	.....
Alabama	1	1, 430, 751	23, 568	182, 235	141, 117	111, 235	.....
Louisiana	28	18, 417, 069	.....	.....	3, 318, 355	.....	.....
Kentucky	19	9, 781, 013	675, 907	1, 712, 524	795, 816	792, 760	38, 967
Tennessee	23	9, 337, 780	725, 687	1, 087, 064	1, 140, 232	300, 929	.....
Total Southern States ..	127	73, 916, 788	3, 974, 086	5, 759, 550	6, 839, 699	2, 366, 088	38, 967
Missouri	5	1, 166, 601	.....	86, 368	84, 293	.....	9, 800
Ohio	8	3, 186, 619	95, 718	528, 655	376, 407	259, 890	58, 327
Indiana	13	2, 834, 421	.....	719, 331	326, 059	145, 813	90, 125
Illinois	15	2, 286, 902	424, 326	30, 363	1, 191, 505	11, 836	.....
Michigan	3	414, 526	629	170, 762	12, 771	25, 286	2, 093
Total Western States ..	44	9, 889, 069	520, 673	1, 535, 479	1, 991, 035	442, 825	160, 345
Total United States	689	290, 197, 468	19, 424, 738	28, 421, 556	17, 697, 388	12, 328, 277	6, 652, 288

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1844.*

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$223,769	.....	\$3,009,000	\$1,606,663	\$927,498	\$65,260	\$81,114
137,253	.....	2,008,298	1,021,914	394,778	.....	.....
92,562	\$91,566	1,137,500	1,743,807	289,079	.....	.....
4,587,140	.....	30,020,000	12,183,153	12,234,304	5,066,787	796,800
382,645	22,687	10,133,213	2,886,570	1,577,266	803,889	125,032
445,430	441,975	8,292,238	3,490,963	1,847,447	347,939	.....
5,868,799	556,178	54,600,249	22,933,075	17,270,372	6,283,875	1,002,946
10,086,542	679,039	43,649,887	16,335,401	32,229,293	15,610,654	1,953,435
516,801	92,673	3,623,886	1,569,235	1,224,895	141,397	9,221
4,944,383	3,718,592	15,195,857	6,846,741	11,334,202	2,707,421	83,211
109,932	.....	890,000	379,861	243,003	20,177	.....
3,790,905	145,808	9,540,374	2,273,550	4,231,664	1,228,577	929,436
452,055	8,769	1,659,435	557,279	1,391,241	189,834	.....
19,900,618	4,644,881	74,559,439	27,962,067	50,654,298	19,898,060	2,975,303
2,464,932	3,394	10,369,137	5,877,087	2,873,832	622,062	.....
945,645	.....	3,225,000	2,081,853	489,687	65,656	.....
1,680,553	246,292	11,460,213	3,667,106	2,205,227	368,311	309,983
613,729	26,532	1,500,000	124,031	558,213	296,382	600
7,889,199	5,100,000	20,049,140	1,721,546	6,473,215	.....	.....
2,228,090	183,885	8,590,526	4,038,824	1,820,947	759,009	29,240
1,109,909	87,799	8,536,567	2,345,193	1,186,749	258,053	61,865
16,932,057	5,648,082	63,730,583	19,855,640	15,607,870	2,369,473	401,688
1,260,294	491,053	1,200,588	731,080	1,116,672	54,633	.....
792,483	7,345	2,167,628	2,246,999	505,430	99,959	.....
965,226	563,549	2,130,553	2,310,690	211,561	39,912	32,779
242,845	28,072	719,100	681,976	254,180	18,204	260,375
3,260,848	1,090,019	6,217,871	5,970,745	2,087,843	203,708	293,154
45,962,322	11,939,160	199,108,142	76,721,527	85,620,383	28,755,116	4,673,091

1845.*

\$192,445	.....	\$3,009,000	\$1,980,538	\$1,116,961	\$70,604	\$173,256
136,187	.....	1,587,488	1,124,531	696,492	.....	.....
109,137	\$53,389	1,138,360	1,400,617	261,837	25,988	.....
3,357,904	.....	30,970,000	14,339,686	11,668,133	5,046,120	1,083,218
283,379	25,890	10,244,370	2,670,306	1,407,466	623,561	117,012
454,508	399,932	8,359,748	4,102,444	1,969,801	317,392	.....
4,533,500	459,211	55,308,966	25,618,122	17,120,690	6,083,665	1,373,486
6,893,236	595,052	43,674,146	18,513,402	27,840,600	11,501,102	2,095,632
515,871	45,234	3,620,481	1,988,041	1,483,082	149,769	8,400
4,486,275	2,190,300	14,587,226	9,208,530	13,183,585	2,674,677	28,000
107,770	.....	890,000	468,488	316,216	10,343	.....
2,200,580	82,661	8,858,332	2,607,682	3,947,113	1,360,897	914,811
456,622	37,998	1,649,280	535,478	1,869,749	468,511	.....
14,660,354	2,951,245	73,279,465	33,321,621	48,640,345	16,165,299	3,046,843
2,730,683	2,963	10,337,974	7,158,803	3,699,241	427,241	.....
1,078,823	.....	3,225,000	2,351,210	596,539	114,859	4,383
1,864,999	309,516	11,065,668	4,306,991	1,772,498	1,358,454	310,032
791,459	.....	1,500,000	486,440	465,443	155,302	.....
8,282,981	4,644,075	19,670,580	2,099,331	8,418,764	.....	.....
2,648,706	115,260	8,203,428	4,934,098	2,024,181	1,189,803	25,636
1,545,968	.....	8,284,929	3,119,827	1,323,168	558,578	67,810
18,943,619	5,071,814	62,287,579	24,456,700	18,299,834	3,804,237	407,861
1,594,596	618,338	1,200,101	798,880	1,313,098	154,456	.....
742,001	23,595	2,171,807	2,348,693	436,579	104,020	.....
1,120,013	560,572	2,105,212	3,101,000	320,303	41,993	76,867
78,697	.....	2,713,640	1,183,256	41,145	2,219	23,000
201,800	44,850	202,650	247,111	420,730	3,688	.....
3,737,107	1,247,355	8,893,410	7,678,940	2,531,855	306,376	59,867
41,874,640	9,729,625	199,269,420	91,075,383	86,592,724	26,359,577	4,928,057

* Incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1846.*

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	35	\$5,269,008	-----	\$993,150	\$170,624	\$165,537	-----
New Hampshire	17	3,015,139	-----	403,596	42,574	86,541	-----
Vermont	17	2,449,678	\$25,000	466,624	73,042	66,162	-----
Massachusetts	105	51,326,114	-----	5,568,088	1,098,000	2,854,754	-----
Rhode Island	61	14,151,267	192,601	607,828	227,078	400,315	-----
Connecticut	32	13,031,865	250,124	1,416,893	366,958	276,758	-----
Total Eastern States ..	267	89,243,071	467,725	9,456,179	1,978,276	3,850,067	-----
New York	150	75,555,533	11,150,464	10,181,286	3,629,471	2,503,174	\$6,370,372
New Jersey	26	6,017,282	88,818	1,006,738	387,887	307,409	-----
Pennsylvania	46	28,912,133	2,784,654	2,660,625	1,420,780	2,097,973	1,680,760
Delaware*	3	1,550,321	27,753	226,454	86,265	75,404	-----
Total Middle States ...	225	112,035,269	14,051,089	14,075,103	5,524,403	4,983,960	8,051,132
Virginia	32	16,368,166	1,051,411	1,540,590	1,050,188	455,172	-----
North Carolina	18	4,688,514	-----	663,861	117,000	439,909	-----
South Carolina*	11	14,181,772	1,618,297	1,103,446	424,272	249,084	-----
Georgia	22	5,549,232	1,306,251	726,303	6,521,667	326,410	-----
Alabama	1	2,194,916	55,400	424,685	142,296	25,197	-----
Louisiana	28	21,582,744	-----	-----	3,539,871	-----	-----
Kentucky	17	11,061,733	579,200	1,536,484	561,941	714,028	-----
Tennessee	14	6,224,544	630,682	520,466	807,244	280,824	-----
Total Southern States ..	143	81,851,621	5,241,241	6,515,835	13,164,479	2,490,624	-----
Missouri	6	2,958,495	-----	47,899	136,015	-----	185,736
Ohio	31	7,963,404	1,249,573	1,374,240	371,359	1,031,865	143,910
Indiana	13	3,721,805	37,000	348,170	84,188	-----	-----
Michigan	6	1,024,693	17,085	241,573	217,356	41,421	5,700
Total Western States ..	56	15,668,397	1,303,658	1,663,712	1,072,900	1,157,474	335,346
Total United States ...	691	298,798,358	21,064,313	31,710,829	21,740,058	12,482,125	8,386,478

1847.*

Maine	32	\$5,150,208	-----	\$1,263,358	\$162,041	\$265,890	-----
New Hampshire	19	3,174,999	-----	377,604	42,887	87,302	-----
Vermont	18	2,908,567	-----	867,523	71,510	158,791	-----
Massachusetts	109	57,260,938	-----	5,571,240	1,062,950	3,263,463	-----
Rhode Island	62	14,558,863	\$221,136	563,142	221,558	342,461	-----
Connecticut	32	12,781,857	301,901	1,250,410	349,044	227,481	\$43,139
Total Eastern States ..	272	95,835,432	523,031	9,893,277	1,909,990	4,345,388	43,139
New York	149	73,502,744	11,408,912	11,161,808	3,601,249	2,610,790	7,554,202
New Jersey	26	6,170,429	77,812	1,081,294	419,683	286,974	68,833
Pennsylvania	46	27,435,662	2,412,921	2,797,214	1,749,231	2,293,065	5,736,660
Delaware*	2	504,819	6,397	75,441	20,843	30,770	-----
Maryland	14	11,503,278	726,074	619,653	432,066	636,273	-----
Total Middle States ..	237	119,116,972	14,632,116	15,735,410	6,223,072	5,857,872	13,359,695
Virginia	32	15,348,483	583,825	738,976	896,163	392,279	-----
North Carolina	17	5,043,842	-----	446,724	120,279	337,175	56,007
South Carolina*	12	15,640,284	1,710,066	1,057,560	371,865	510,370	141,086
Georgia	22	6,758,158	1,891,684	885,261	6,559,948	335,142	-----
Louisiana	28	23,869,724	-----	-----	3,127,214	-----	621,131
Kentucky	16	10,249,519	566,107	1,871,773	460,448	615,222	-----
Tennessee	14	6,741,035	48,088	828,780	640,901	301,986	-----
Total Southern States ..	141	83,651,045	4,799,770	5,828,674	12,176,818	2,492,174	818,224
Missouri	6	2,449,333	-----	68,437	170,403	11,030	-----
Ohio	34	8,291,875	966,238	1,835,505	-----	967,742	4,407
Indiana	13	3,596,391	36,000	803,065	343,845	119,976	-----
Michigan	2	231,703	4,080	63,502	10,828	11,239	16,079
Total Western States ..	55	14,569,302	1,006,318	2,770,509	525,076	1,109,987	20,486
Total United States ..	705	313,172,751	20,961,235	34,227,870	20,834,956	13,805,421	14,241,544

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1846.*

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$262,237	-----	\$3,009,000	\$2,242,846	\$1,215,538	\$66,145	\$191,102
126,679	-----	1,619,000	1,375,985	544,987	-----	-----
89,208	\$32,512	1,161,080	1,559,832	329,723	10,259	-----
3,054,755	-----	31,160,000	14,591,914	9,459,375	5,285,015	901,271
280,158	23,614	10,665,402	2,534,309	1,292,854	736,285	104,356
481,832	268	8,409,544	4,565,466	1,893,273	362,128	-----
4,294,869	56,394	56,024,026	26,870,352	14,735,750	6,459,832	1,196,729
8,361,383	313,536	42,956,489	20,926,930	33,279,752	14,843,359	1,495,343
584,960	21,644	3,598,048	2,394,371	1,822,364	192,619	900
4,181,067	1,643,591	14,871,837	10,029,366	13,564,248	3,218,779	58,683
122,565	-----	890,000	611,442	373,506	30,815	-----
13,249,975	1,978,771	62,314,374	33,962,109	49,039,870	18,285,572	1,554,926
2,487,421	58,471	10,336,085	7,762,694	3,848,242	273,152	39,713
1,261,061	10,332	3,225,000	2,954,578	639,507	67,199	10,432
1,723,561	130,877	11,036,260	3,911,360	2,353,168	980,190	61,989
1,104,235	97,634	8,970,789	2,471,264	1,318,266	157,334	1,525,497
1,165,272	-----	1,500,000	1,445,906	934,164	37,443	9,421
6,636,394	4,446,127	17,528,910	4,206,748	9,449,035	-----	-----
2,624,132	8,750	7,119,160	6,064,431	2,018,121	1,175,077	133,565
921,856	-----	4,809,999	2,425,999	760,476	252,087	17,554
17,923,932	4,752,191	64,526,203	31,242,980	21,320,979	2,942,482	1,798,171
1,453,614	-----	1,200,582	2,195,840	1,296,428	37,858	-----
1,249,485	158,008	4,364,421	4,504,130	3,038,747	505,647	853,439
1,079,368	626,333	2,087,894	3,527,351	402,067	76,437	-----
139,772	46,520	815,697	362,828	294,890	205	266,864
3,922,239	830,861	8,468,594	10,590,149	5,032,132	620,147	1,120,303
39,391,015	7,618,217	191,333,197	102,665,590	90,128,731	28,308,033	5,670,129

1847.*

\$472,776	-----	\$2,834,000	\$2,545,011	\$1,647,811	\$60,937	\$75,734
141,794	-----	1,738,500	1,508,129	479,348	-----	-----
105,684	-----	1,287,442	2,353,651	394,560	977	-----
3,943,973	-----	32,113,150	17,196,362	10,265,555	7,263,202	764,715
305,735	\$76,225	10,803,987	2,619,154	1,376,136	689,710	194,202
462,165	332,542	8,605,742	4,437,631	1,782,921	245,816	7,809
5,432,127	408,767	57,382,821	30,659,938	15,946,331	8,260,642	1,042,460
9,203,242	172,540	43,075,287	21,166,250	34,197,967	15,128,305	556,770
588,790	29,407	3,721,286	2,553,188	1,821,837	191,583	12,400
-----	4,912,814	20,806,064	11,230,092	12,560,287	3,419,161	212,272
57,375	-----	210,000	225,845	121,545	19,099	-----
2,005,078	-----	7,999,004	2,400,267	3,863,891	982,731	-----
11,854,485	5,114,761	75,811,641	37,575,642	52,565,527	19,740,879	781,442
2,487,591	27,821	9,275,524	6,968,819	3,096,782	399,703	13,983
1,339,928	74	3,225,000	3,088,060	663,687	49,655	11,393
966,012	436,110	12,028,106	4,429,527	2,325,144	1,181,093	224,996
1,523,746	119,469	11,121,802	3,400,667	1,234,489	292,228	1,021,315
5,720,561	4,210,071	17,090,250	4,753,159	7,983,167	871,159	1,604,885
2,617,955	13,540	7,020,900	5,710,994	1,534,092	1,423,733	13,783
787,855	167,064	5,472,059	2,829,861	823,957	256,315	-----
15,443,618	4,974,149	65,233,641	31,181,087	17,661,318	4,473,886	2,890,355
1,554,264	315,437	1,201,326	1,743,220	1,298,849	53,706	-----
1,619,336	1,102,716	4,437,903	5,701,602	2,398,009	919,553	437,410
1,003,647	538,828	2,083,824	3,336,533	444,682	47,886	94,310
68,487	74,777	176,167	141,854	144,129	-----	3,133
4,245,734	2,031,758	7,899,220	16,923,209	4,285,669	1,021,145	534,853
36,975,994	12,529,435	206,327,323	110,339,876	90,458,845	33,496,552	5,249,110

*Incomplete.

274 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1848.*

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	31	\$5,189,088	-----	\$579,143	\$129,006	\$182,353	-----
New Hampshire	21	3,613,736	-----	346,415	49,251	64,198	-----
Vermont	21	2,831,587	\$60,000	502,247	62,887	74,552	\$1,483
Massachusetts	112	53,110,100	-----	3,469,034	1,073,116	2,336,817	-----
Rhode Island	62	14,501,940	221,716	564,100	231,752	532,936	-----
Connecticut	33	13,424,654	505,978	1,692,179	329,407	227,603	54,978
Total Eastern States ..	280	92,671,105	787,694	7,153,118	1,875,419	3,422,459	56,461
New York	171	77,162,485	12,581,625	8,829,581	3,608,151	3,338,354	6,118,086
New Jersey	24	6,292,288	100,720	1,011,913	288,520	301,136	9,500
Pennsylvania	47	33,870,857	2,367,204	3,904,847	1,345,305	3,039,446	2,305,539
Delaware *	2	561,081	26,232	95,164	20,843	15,037	-----
Maryland	20	13,291,129	706,173	764,506	527,530	609,456	99,785
Total Middle States ..	264	131,177,840	15,781,954	14,606,011	5,790,349	7,303,429	8,533,010
Virginia	35	17,302,883	647,521	1,563,328	871,222	635,438	75,000
North Carolina	15	6,307,989	333,000	329,406	129,767	349,954	-----
South Carolina *	9	14,620,575	3,055,869	942,274	349,632	348,714	-----
Georgia	19	5,860,696	2,382,454	344,802	3,958,497	174,158	128,885
Alabama	1	2,379,026	79,658	953,691	179,520	-----	100,000
Louisiana	28	21,479,378	-----	-----	2,977,870	-----	346,090
Kentucky	16	10,779,675	558,000	1,826,609	424,288	756,723	-----
Tennessee	21	9,714,559	1,096,932	724,097	899,309	354,075	36,819
Total Southern States ..	144	88,444,781	8,153,434	6,684,207	9,790,105	2,619,062	686,794
Missouri	6	2,698,086	-----	20,519	122,573	38,280	8,760
Ohio	48	12,452,665	1,600,433	2,656,222	-----	1,533,978	-----
Indiana	13	3,498,912	36,000	1,081,194	368,178	299,250	-----
Michigan	1	170,231	61,120	65,505	-----	23,892	-----
Total Western States ..	68	18,819,894	1,697,553	3,823,440	490,751	1,895,400	8,760
Total United States ..	756	331,113,620	26,420,635	32,266,776	17,946,624	15,240,350	9,285,025

1849.*

Maine	32	\$5,275,171	-----	\$711,894	\$118,060	\$179,093	-----
New Hampshire	23	3,779,509	-----	296,863	59,959	51,455	-----
Vermont	24	3,613,227	\$10,996	648,421	89,125	151,049	-----
Massachusetts	119	56,599,310	-----	4,472,951	1,126,162	3,737,151	-----
Rhode Island	63	14,684,877	145,489	539,452	232,412	451,364	-----
Connecticut	36	14,043,096	275,904	1,470,853	332,745	196,268	\$58,337
Total Eastern States ..	297	97,995,150	462,391	8,140,434	1,958,463	4,766,380	58,337
New York	179	81,911,412	12,451,637	8,561,090	3,446,867	2,344,140	6,385,062
New Jersey	25	5,887,225	87,932	1,164,288	271,440	287,142	2,064
Pennsylvania	45	29,296,076	2,383,272	3,131,245	1,267,909	2,298,445	2,132,056
Delaware *	2	539,997	5,692	149,645	20,857	22,947	-----
Maryland	20	12,384,850	829,269	903,234	450,736	743,339	24,000
Total Middle States ..	271	130,019,560	15,757,802	13,909,502	5,457,809	5,696,013	8,543,182
Virginia	35	17,338,182	585,671	978,127	854,179	459,233	-----
North Carolina	15	4,937,174	443,000	174,438	129,797	272,887	-----
South Carolina	14	19,742,009	2,308,764	1,468,443	409,392	411,986	-----
Georgia	18	6,953,166	1,690,378	1,753,467	6,487,104	315,535	359,325
Alabama	1	3,564,189	75,218	566,743	155,586	-----	-----
Louisiana	28	19,173,281	-----	2,538,950	2,720,612	-----	373,926
Kentucky	16	11,043,233	552,400	1,602,590	406,006	520,475	-----
Tennessee	22	8,564,013	545,935	539,800	642,162	250,453	-----
Total Southern States ..	149	91,315,247	6,201,366	9,622,558	11,804,838	2,230,569	733,251
Missouri	6	3,152,028	-----	53,904	125,850	36,560	7,619
Ohio	54	14,912,665	-----	2,117,283	332,812	1,324,025	-----
Indiana	13	3,551,544	71,000	693,064	382,076	147,451	-----
Michigan	1	233,268	62,953	85,142	18,077	5,894	-----
Total Western States ..	74	21,849,505	133,953	2,949,393	858,815	1,513,930	7,619
Total United States ..	791	341,179,502	22,555,512	34,621,887	20,079,925	14,206,892	9,342,389

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1848.*

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$521,536	-----	\$2,920,000	\$2,315,521	\$1,107,387	\$112,955	\$22,386
161,711	-----	2,088,000	1,514,420	440,332	-----	-----
121,043	-----	1,596,695	1,733,482	273,477	12,252	-----
2,578,030	-----	32,985,000	13,196,029	8,094,970	4,083,650	470,014
320,581	\$16,124	10,037,241	2,638,495	1,260,499	620,323	149,833
517,700	-----	8,726,281	4,891,265	2,023,721	299,397	10,830
4,220,601	16,124	58,353,317	26,349,212	13,200,386	5,128,577	653,063
6,722,326	68,368	43,908,746	23,047,826	31,981,407	13,273,620	767,682
636,387	24,090	3,309,261	2,722,541	1,718,847	212,437	11,818
4,638,073	1,809,224	16,192,258	14,336,196	15,110,433	4,301,091	291,179
74,410	-----	210,000	283,961	148,793	22,020	-----
2,244,884	4,302	8,541,830	3,106,901	4,211,278	1,667,249	3,556
14,316,080	1,905,984	72,162,095	43,497,425	53,170,758	19,476,417	1,074,235
2,888,718	42,155	9,684,970	8,997,598	3,958,988	365,035	45,294
1,596,269	14,050	3,402,400	3,512,448	717,798	47,659	-----
837,767	205,886	9,153,582	3,981,683	2,277,568	1,845,632	26,860
1,264,573	113,445	8,035,070	2,784,446	1,017,636	104,124	1,286,475
1,108,608	-----	1,500,000	2,133,210	654,342	-----	403,327
7,578,710	3,548,789	15,575,970	3,709,053	8,654,422	1,289,142	1,342,474
2,920,151	8,750	7,071,000	6,484,814	1,983,513	1,304,233	15,090
1,312,770	87,162	8,243,299	3,966,764	1,300,000	374,385	33,165
19,507,566	4,020,237	62,666,291	35,570,016	20,564,267	5,330,210	3,152,685
2,314,718	206,153	1,204,716	2,404,160	1,364,650	138,073	-----
2,064,547	1,013,919	6,056,357	8,647,327	4,545,081	858,307	459,683
1,083,979	597,377	2,082,874	3,606,452	653,445	34,545	-----
61,965	61,793	139,450	220,901	65,981	328	2,140
6,125,209	1,879,242	9,483,397	14,878,840	6,629,157	1,031,253	461,823
44,169,456	7,821,587	202,665,100	120,295,493	93,564,568	30,966,457	5,341,806

1849.*

\$339,231	-----	\$3,098,000	\$2,252,764	\$1,119,252	\$55,183	-----
155,707	-----	2,178,000	1,508,608	443,629	-----	-----
120,798	\$1,105	1,826,975	2,322,962	330,195	21,448	-----
2,749,917	-----	34,630,011	15,700,935	10,621,733	4,720,815	-----
262,908	12,856	11,161,996	2,543,444	1,335,648	488,897	\$140,913
575,656	787	8,928,264	4,511,570	1,831,291	378,403	287,249
4,204,217	14,748	61,823,246	28,840,283	15,681,748	5,664,746	423,162
5,481,874	537,821	44,362,869	22,509,982	33,849,963	12,778,245	1,854,426
616,624	12,088	3,497,061	2,420,714	1,650,986	223,522	4,280
4,020,731	1,241,410	16,011,830	10,083,098	12,727,700	3,316,543	89,042
52,315	-----	210,000	310,846	113,255	22,950	-----
2,145,013	1,132	8,557,732	2,780,476	3,994,162	1,502,437	3,142
12,316,557	1,792,451	72,639,492	38,105,116	52,336,066	17,843,697	1,950,890
2,392,800	-----	9,686,570	7,825,832	3,719,613	314,737	-----
1,326,938	13,651	3,407,300	2,955,121	502,518	44,557	8,078
1,216,774	252,050	13,236,967	5,237,236	2,236,744	2,023,359	552,700
1,547,626	1,404,775	12,595,010	4,118,419	1,697,099	406,580	1,774,205
618,131	-----	1,500,000	1,679,196	1,160,064	383,283	141,487
8,153,450	3,018,716	15,226,570	4,165,072	8,427,792	1,640,199	906,061
2,858,585	39,363	7,030,000	6,273,458	1,870,820	1,038,282	-----
1,117,479	79,628	7,086,943	3,291,762	1,061,840	345,705	-----
19,231,783	4,808,183	69,769,360	35,546,096	20,676,490	6,196,702	3,382,531
2,427,685	191,533	1,208,167	2,569,950	1,735,409	170,695	-----
3,155,362	1,872,785	6,584,220	9,491,037	4,567,783	1,396,462	1,345,397
1,273,895	502,241	2,089,908	3,708,031	556,050	82,292	-----
58,326	588	147,650	195,598	101,156	83	4,414
6,915,268	2,567,147	10,029,945	15,964,616	6,960,398	1,649,532	1,349,811
42,667,825	9,182,529	214,262,043	118,456,111	95,654,702	31,354,677	7,111,394

* Incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1850.*

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	32	\$5, 830, 230	.....	\$778, 955	\$111, 905	\$187, 435	.....
New Hampshire	22	3, 852, 157	.....	432, 782	47, 847	109, 817	.....
Vermont	27	4, 423, 719	\$40, 500	1, 001, 789	94, 497	127, 637	\$2, 376
Massachusetts	126	63, 330, 024	.....	5, 335, 003	988, 235	4, 048, 521	.....
Rhode Island	63	15, 492, 547	151, 277	441, 164	283, 344	537, 761	.....
Connecticut	37	14, 510, 178	427, 935	1, 498, 815	335, 347	221, 378	85, 846
Total Eastern States ..	307	107, 438, 855	619, 712	9, 488, 508	1, 861, 175	5, 232, 549	88, 222
New York	189	95, 637, 807	12, 113, 205	12, 577, 958	3, 745, 579	2, 453, 919	9, 259, 681
New Jersey	24	6, 377, 054	45, 200	1, 100, 162	292, 730	383, 008	.....
Pennsylvania	47	34, 927, 469	1, 684, 099	3, 023, 601	1, 232, 832	2, 802, 118	2, 315, 383
Delaware	4	1, 653, 595	1, 925	218, 314	85, 024	72, 992	17, 727
Maryland	21	13, 767, 558	966, 080	1, 068, 587	384, 760	790, 505	59, 789
Total Middle States ..	285	152, 363, 463	14, 810, 509	17, 988, 622	5, 740, 925	6, 502, 542	11, 652, 580
Virginia	36	18, 163, 300	372, 442	1, 813, 048	811, 270	433, 848	.....
North Carolina	19	5, 169, 007	150, 000	790, 026	131, 469	402, 517	7, 664
South Carolina	14	20, 601, 137	1, 849, 463	2, 850, 942	377, 571	715, 093	239, 278
Alabama	1	2, 116, 591	71, 018	928, 290	152, 601	16, 029	.....
Louisiana	28	18, 602, 649	.....	3, 879, 996	2, 743, 270	.....	492, 667
Kentucky	16	11, 637, 207	546, 000	1, 601, 303	417, 312	700, 054	.....
Tennessee	22	9, 008, 699	624, 081	938, 786	582, 853	496, 656	.....
Total Southern States ..	136	85, 298, 590	3, 613, 004	12, 802, 391	5, 216, 346	2, 764, 197	739, 609
Missouri	6	3, 265, 275	.....	28, 820	114, 175	36, 820	.....
Ohio	57	16, 305, 869	.....	2, 198, 997	400, 078	1, 312, 157	179, 682
Indiana	13	3, 912, 796	237, 215	749, 863	369, 860	101, 970	.....
Michigan	5	1, 080, 664	140, 777	166, 187	237, 519	57, 094	1, 244
Total Western States ..	81	24, 564, 604	377, 992	3, 143, 867	1, 121, 632	1, 508, 041	180, 926
Total United States ...	809	369, 665, 512	19, 421, 217	43, 423, 388	13, 940, 078	16, 007, 329	12, 661, 337

1851.

Vermont	31	\$5, 566, 193	\$10, 150	\$745, 819	\$99, 698	\$122, 003	.....
Massachusetts	131	66, 341, 109	.....	6, 550, 232	998, 213	6, 235, 787	.....
Rhode Island	69	17, 871, 385	119, 704	.....	271, 541	626, 305	.....
Total Eastern States ..	231	89, 778, 687	129, 854	7, 296, 051	1, 369, 452	6, 984, 095	.....
New York	202	108, 229, 412	14, 035, 547	16, 943, 569	3, 350, 249	2, 852, 019	\$11, 345, 041
New Jersey	26	7, 237, 451	42, 432	1, 304, 607	267, 991	417, 488	.....
Pennsylvania	53	37, 154, 953	1, 699, 868	4, 663, 193	1, 008, 534	2, 519, 619	2, 088, 091
Delaware	6	2, 263, 315	52, 986	306, 566	117, 983	74, 602	22, 543
Maryland	23	14, 850, 479	946, 690	1, 144, 077	421, 248	965, 795	76, 796
Total Middle States ...	310	169, 735, 610	16, 777, 523	24, 362, 012	5, 166, 005	6, 829, 523	13, 532, 471
Virginia	33	19, 733, 325	402, 214	1, 925, 652	773, 831	552, 153	.....
North Carolina	18	6, 056, 726	150, 000	1, 074, 794	127, 806	483, 947	.....
South Carolina	14	23, 169, 270	950, 332	6, 532, 297	340, 929	895, 717	93, 396
Georgia	18	11, 286, 342	2, 173, 941	2, 996, 039	6, 780, 564	535, 506	682, 719
Alabama	2	4, 669, 314	71, 503	960, 334	125, 697	63, 865	200, 000
Louisiana	29	23, 199, 701	.....	2, 702, 154	2, 633, 243	.....	1, 241, 443
Kentucky	19	10, 603, 640	614, 162	2, 093, 304	325, 204	475, 395	.....
Tennessee	22	11, 366, 028	1, 062, 678	1, 559, 418	662, 580	733, 186	.....
Total Southern States ..	155	110, 084, 346	5, 424, 830	19, 843, 992	11, 769, 854	3, 739, 769	2, 217, 558
Missouri	6	3, 533, 463	.....	66, 028	123, 928	37, 510	.....
Ohio	53	18, 046, 754	.....	3, 574, 165	459, 385	1, 363, 985	.....
Indiana	14	4, 395, 099	108, 485	598, 014	364, 233	224, 842	.....
Michigan	5	1, 358, 704	406, 647	397, 909	226, 588	109, 096	3, 150
Total Western States ..	83	27, 334, 020	515, 132	4, 636, 116	1, 174, 134	1, 735, 433	3, 150
Total United States ...	779	396, 932, 663	22, 847, 339	56, 138, 171	19, 479, 445	19, 288, 820	15, 753, 179

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1850.*

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$475,589	.....	\$3,248,000	\$2,654,208	\$1,223,671	\$48,006	\$38,285
149,571	.....	2,203,950	1,751,096	453,671	.....	.....
127,325	.....	2,197,240	2,856,027	546,703	32,984	.....
2,993,178	.....	36,925,050	17,005,826	11,176,827	6,549,929	442,084
297,661	\$13,461	11,716,337	2,553,865	1,488,596	650,560	138,773
583,841	.....	9,152,801	4,888,029	2,251,525	380,691	299,671
4,627,165	13,461	65,443,378	31,709,051	17,140,993	7,662,170	918,813
7,259,681	464,040	47,361,325	24,634,385	42,030,384	18,498,239	2,945,132
620,689	11,379	3,565,288	2,548,351	1,894,237	298,560	.....
3,828,754	2,393,114	17,182,174	11,405,455	15,701,150	3,965,873	128,234
147,612	.....	940,000	651,121	290,556	110,535	.....
2,468,235	19,682	8,704,711	3,091,408	5,183,609	1,732,813	3,178
14,324,971	2,888,215	77,753,498	42,330,720	65,099,936	24,606,020	3,076,544
2,709,055	68,042	9,731,370	8,944,752	4,238,875	328,992	.....
1,410,254	11,281	3,407,300	3,415,788	720,788	62,350	.....
1,711,902	348,530	13,139,571	8,741,765	3,322,132	2,047,779	642,231
1,307,392	1,229,201	1,500,000	2,558,868	1,216,319	20,740	395,124
6,979,772	2,656,609	14,257,520	5,069,867	8,210,705	1,763,931	450,529
2,683,373	485,285	7,030,000	6,682,524	2,209,035	894,210	.....
1,143,919	29,750	7,026,987	3,913,491	1,320,959	43,852	307,937
17,945,667	4,828,698	56,092,748	39,327,055	21,238,813	5,161,854	1,795,821
1,902,986	193,973	1,208,751	2,594,790	1,377,288	150,153	.....
3,369,470	2,626,369	7,272,840	10,826,036	4,878,236	907,370	1,528,753
1,285,406	210,515	2,082,910	3,304,260	663,462	107,242	.....
107,210	68,532	392,530	624,431	266,412	16,802	189,195
6,665,072	3,099,389	10,957,031	17,349,517	7,185,398	1,181,567	1,717,948
43,562,875	10,829,763	210,246,655	130,716,343	110,665,140	38,611,611	7,509,126

1851.

\$179,050	.....	\$2,603,112	\$3,377,027	\$627,777	\$90,455	.....
2,478,858	.....	38,265,000	19,694,698	13,839,903	7,001,921	.....
277,715	\$50,996	9,418,810	3,976,593	1,910,018	934,210	.....
2,935,623	50,996	50,286,922	26,148,318	16,377,698	8,026,586	.....
11,937,798	1,772,616	49,866,820	27,926,263	53,092,447	25,878,059	\$3,877,770
652,885	134,336	3,754,900	3,046,038	2,362,332	373,407	.....
7,212,919	2,099,549	18,675,487	11,990,862	17,944,032	5,889,691	515,975
188,253	.....	1,440,010	833,960	558,858	170,877	.....
2,738,834	53,758	9,115,156	3,532,870	5,966,834	1,928,214	3,395
22,730,689	4,060,259	82,852,373	47,329,993	79,924,503	34,240,248	4,397,140
2,928,174	37,469	9,868,145	10,256,997	4,717,732	328,841	.....
1,645,028	18,785	3,789,250	4,249,883	942,098	60,682	4,825
2,429,020	145,121	13,213,021	11,771,270	3,491,733	3,065,893	702,043
1,938,512	1,406,681	13,050,198	9,820,874	2,414,794	609,763	2,105,371
1,798,820	81,000	1,800,000	3,568,285	1,474,962	194,911	660,732
5,750,838	2,934,353	12,370,390	5,090,086	8,275,758	1,384,232	8,737,043
2,307,879	417,819	6,456,927	6,339,023	2,021,361	977,338	.....
1,456,778	.....	7,452,265	6,814,376	1,949,497	61,638	672,150
20,255,049	5,041,228	68,000,196	57,910,794	25,287,935	6,683,298	12,882,164
1,098,263	273,317	1,209,131	2,522,500	1,098,981	76,280	.....
2,931,678	2,982,728	7,623,333	11,832,511	5,522,974	1,712,580	1,620,843
1,197,880	247,048	2,082,950	3,421,445	630,323	118,344	.....
125,722	70,504	431,338	897,364	416,215	42,589	494,102
5,353,543	3,573,597	11,346,752	18,673,820	7,668,493	1,949,793	2,114,945
51,274,904	12,726,080	212,486,243	150,062,925	129,258,629	50,899,925	19,394,249

* Incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1852.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine.....	39	\$7,042,461	-----	\$956,489	\$118,523	\$224,364	-----
New Hampshire.....	31	5,669,446	-----	771,170	56,483	120,929	-----
Vermont.....	32	5,660,724	\$63,098	1,104,862	101,086	168,685	\$96,450
Massachusetts.....	137	77,172,079	-----	6,666,412	1,090,463	5,346,162	-----
Rhode Island.....	71	18,737,093	115,833	948,313	258,923	726,039	-----
Connecticut.....	51	20,572,263	326,714	2,540,700	418,232	316,668	172,697
Total Eastern States..	361	134,854,066	505,645	12,987,946	2,043,710	6,902,847	269,147
New York.....	232	111,753,472	19,363,937	14,717,895	4,012,003	2,622,670	12,235,862
New Jersey.....	29	8,399,262	636,416	569,372	254,382	-----	-----
Pennsylvania.....	54	36,398,246	1,501,965	3,308,438	998,970	2,436,147	930,713
Total Middle States...	315	156,550,980	21,502,318	18,595,705	5,265,355	5,058,817	13,166,575
North Carolina.....	20	6,075,419	150,000	1,074,794	127,806	483,947	-----
Louisiana.....	29	22,407,783	-----	1,489,910	1,315,410	-----	1,214,626
Total Southern States..	49	28,483,202	150,000	2,564,704	1,443,216	483,947	1,214,626
Ohio.....	70	19,241,225	2,721,236	2,848,500	462,227	1,418,561	148,259
Indiana.....	14	4,621,726	-----	925,325	324,826	334,286	-----
Michigan.....	5	1,273,709	743,890	216,401	181,938	68,320	37,249
Total Western States..	89	25,136,660	3,465,126	3,990,226	968,991	1,821,167	185,508
Total United States ..	814	345,024,908	25,623,089	38,138,581	9,721,272	14,266,778	14,835,856

1853.

Maine.....	60	\$11,166,519	-----	\$1,581,596	\$116,842	\$365,490	-----
New Hampshire.....	35	6,518,188	-----	587,859	54,153	157,667	-----
Vermont.....	33	6,840,932	\$117,125	1,301,033	104,768	185,999	-----
Massachusetts.....	143	87,187,177	-----	7,971,690	1,069,852	7,340,461	-----
Rhode Island.....	77	22,844,911	121,414	1,004,863	264,812	844,329	-----
Connecticut.....	53	24,601,165	644,962	1,890,685	384,800	436,538	\$202,204
Total Eastern States..	401	159,158,892	883,501	14,337,726	1,995,227	9,330,484	202,204
New York.....	257	141,458,233	16,128,301	13,800,955	4,262,480	16,134,610	-----
Delaware*.....	4	1,359,501	50	188,070	37,896	117,224	-----
Maryland.....	19	15,135,587	683,512	1,991,902	328,813	1,100,380	127,143
District of Columbia...	3	1,156,641	60,386	160,509	115,816	103,110	-----
Total Middle States ..	283	159,469,962	16,872,249	16,141,436	4,745,005	17,455,324	127,143
Virginia.....	35	21,781,357	740,947	2,198,304	752,674	820,266	-----
North Carolina.....	4	7,126,008	150,000	414,520	122,905	354,870	-----
South Carolina*.....	9	17,970,341	1,487,785	1,061,224	303,801	544,083	-----
Georgia.....	6	7,088,252	421,193	1,655,758	245,839	334,844	-----
Alabama.....	2	4,876,031	329,276	698,296	66,370	227,670	-----
Mississippi.....	1	160,746	13,052	5,943	10,070	-----	-----
Louisiana.....	29	17,038,359	5,742,394	2,438,219	1,340,463	-----	1,649,336
Kentucky.....	4	14,088,798	295,903	3,330,722	354,390	552,244	-----
Tennessee.....	3	7,207,691	120,985	1,182,524	289,191	278,576	-----
Total Southern States..	93	97,340,583	9,301,535	12,985,510	3,485,703	3,112,553	1,649,336
Missouri.....	6	3,109,559	51,872	114,557	122,869	301,570	8,581
Ohio.....	68	10,787,252	2,803,438	4,331,741	432,569	2,072,560	96,123
Indiana.....	14	4,249,994	163,846	1,432,292	319,448	554,754	8,378
Illinois.....	23	586,404	1,780,617	880,541	13,202	233,576	-----
Michigan.....	5	1,416,328	508,678	276,455	129,520	110,417	-----
Total Western States..	116	26,149,537	5,308,451	7,035,586	1,017,608	3,272,877	113,082
Total United States ..	893	442,118,974	32,365,736	50,500,258	11,243,543	33,171,238	2,091,765

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1852.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$662,301	-----	\$3,923,000	\$3,254,882	\$1,525,627	\$93,455	-----
175,157	-----	3,076,000	2,625,707	743,857	-----	-----
176,379	\$15,996	2,721,168	3,779,131	872,420	31,171	-----
3,563,782	-----	43,270,500	21,172,360	15,067,204	8,608,238	\$474,051
414,970	22,757	14,037,441	3,322,314	2,174,883	892,108	-----
825,379	5,283	12,509,807	7,118,625	3,472,210	642,637	1,423,419
5,777,968	44,036	79,537,916	41,273,019	23,856,201	10,267,609	1,897,470
10,730,634	735,178	59,026,740	27,311,954	56,211,535	19,083,264	4,869,099
877,507	-----	4,325,115	3,126,083	2,824,480	433,230	-----
6,685,729	2,399,936	18,895,187	11,993,456	16,132,749	4,148,640	351,448
18,293,870	3,135,114	82,247,042	42,431,493	75,168,764	23,665,134	5,220,547
1,645,029	2,455	3,789,250	4,249,883	943,125	60,682	-----
4,355,381	4,130,216	12,201,870	3,514,274	6,948,116	919,930	8,497,481
6,000,410	4,132,671	15,991,120	7,764,157	7,891,241	980,612	8,497,481
2,806,902	712,338	7,818,761	11,545,105	5,996,372	3,580,026	444,525
1,245,407	266,301	2,083,007	3,772,193	657,843	123,817	132,527
161,483	216,429	861,228	920,951	698,470	22,858	15,059
4,213,792	1,195,068	10,762,996	16,238,149	7,352,685	3,726,701	592,111
34,286,040	8,506,889	188,539,074	107,706,818	114,268,891	38,640,056	16,207,609

1853.

\$1,132,610	-----	\$5,913,870	\$5,317,750	\$2,545,673	\$136,880	-----
180,239	-----	3,376,000	3,021,579	868,357	-----	-----
188,173	\$16,324	2,914,040	4,764,439	734,216	22,136	-----
3,731,765	-----	49,050,175	25,620,472	19,007,651	8,593,442	-----
359,699	28,145	15,917,429	4,895,529	2,238,856	1,062,615	\$302,729
1,145,857	713,414	13,164,594	10,224,441	3,542,935	716,770	829,581
6,738,343	757,883	90,336,108	53,844,210	28,937,688	10,531,843	1,192,310
9,993,815	1,067,022	62,207,216	29,934,657	70,474,394	30,303,446	9,689,181
205,555	2,071	610,000	770,440	315,795	55,138	-----
2,838,071	21,987	8,064,930	4,254,412	7,282,355	1,676,361	131,734
175,546	78,250	847,728	243,881	891,886	107,618	867
13,212,987	1,169,330	71,729,874	35,203,390	78,964,430	32,142,563	9,821,782
3,238,874	126,493	10,583,700	12,020,378	5,191,297	450,331	16,301
1,388,545	3,944	3,605,000	4,276,978	990,130	104,364	10,772
1,669,550	1,076,262	9,825,685	7,050,573	5,319,219	764,916	58,469
1,443,714	66,684	3,810,400	4,201,604	1,639,354	673,029	4,260
1,175,107	38,479	2,000,000	2,763,015	2,268,398	35,288	1,066
19,211	-----	132,726	49,925	12,428	2,721	1,222
5,946,990	1,149,015	10,934,130	4,409,271	10,555,849	810,454	8,098,377
3,634,043	12,023	7,658,700	8,823,124	2,456,267	2,060,923	15,302
972,034	143,344	3,460,114	4,879,196	1,364,603	199,513	-----
19,488,068	2,616,244	52,010,455	48,474,064	29,797,545	5,101,539	8,205,769
1,253,311	48,028	1,210,622	2,427,720	1,073,138	150,995	-----
2,631,319	851,234	7,115,111	11,373,210	7,440,650	3,166,979	138,487
1,308,933	207,803	2,083,007	3,860,524	868,066	108,392	357,863
419,531	-----	1,702,456	1,351,788	522,476	315,441	14,116
197,294	43,751	665,803	896,140	579,969	63,084	182,382
5,810,388	1,150,816	12,776,999	19,909,382	10,484,299	3,804,891	692,848
45,249,786	5,694,273	226,853,436	157,431,046	148,183,962	51,580,836	19,912,709

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1854.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	60	\$12, 114, 697	-----	\$1, 681, 637	\$123, 011	\$554, 679	-----
New Hampshire	36	6, 891, 621	-----	602, 447	52, 343	124, 860	-----
Vermont	40	6, 572, 951	\$140, 864	1, 079, 686	136, 115	125, 902	\$34, 071
Massachusetts	153	93, 341, 953	-----	8, 225, 682	1, 186, 509	5, 325, 595	-----
Rhode Island	87	25, 233, 304	111, 988	932, 619	262, 164	880, 724	-----
Connecticut	63	28, 292, 321	1, 298, 677	2, 205, 068	386, 212	459, 502	206, 921
Total Eastern States ..	439	172, 446, 847	1, 551, 529	14, 727, 139	2, 146, 354	7, 471, 262	240, 992
New York	312	203, 068, 077	21, 453, 585	11, 529, 939	5, 272, 690	3, 488, 890	18, 175, 670
New Jersey	38	10, 663, 627	974, 895	432, 378	267, 804	42, 685	32, 849
Pennsylvania	61	48, 656, 884	1, 141, 649	5, 375, 738	1, 007, 843	3, 804, 410	3, 879, 120
Delaware	6	2, 915, 602	62, 681	352, 286	124, 262	81, 511	177, 293
Maryland	25	18, 358, 441	825, 399	1, 681, 036	321, 007	158, 827	1, 595, 092
Total Middle States ..	442	283, 602, 631	24, 458, 209	19, 371, 377	6, 993, 606	7, 576, 323	23, 860, 024
Virginia	55	24, 913, 789	2, 259, 812	2, 710, 180	756, 551	1, 271, 453	199, 848
North Carolina	25	10, 366, 247	64, 175	1, 842, 569	137, 154	643, 821	73, 324
South Carolina	18	24, 365, 690	2, 775, 059	1, 611, 709	419, 370	645, 639	-----
Georgia	18	13, 567, 469	2, 193, 848	1, 735, 422	8, 176, 932	603, 957	247, 852
Alabama	3	5, 865, 142	471, 156	362, 084	65, 321	111, 296	-----
Mississippi	1	362, 585	-----	84, 049	9, 970	13, 309	-----
Louisiana	19	29, 320, 582	842, 000	2, 416, 526	1, 954, 164	-----	-----
Kentucky	35	21, 398, 386	802, 124	3, 284, 405	416, 192	1, 115, 780	543, 978
Tennessee	28	11, 846, 879	538, 042	1, 443, 721	516, 980	451, 396	126, 890
Total Southern States ..	202	142, 006, 769	9, 946, 216	15, 490, 665	12, 452, 634	4, 856, 651	1, 191, 892
Missouri	6	3, 958, 055	-----	152, 781	116, 151	282, 590	-----
Ohio	68	17, 380, 255	2, 808, 337	3, 534, 970	332, 909	1, 438, 342	171, 855
Indiana	44	7, 247, 366	3, 257, 064	1, 985, 114	289, 673	715, 305	128, 860
Illinois	29	316, 841	2, 671, 903	878, 612	31, 158	385, 339	63, 892
Michigan	7	2, 199, 093	637, 725	742, 843	144, 998	108, 941	4, 282
Wisconsin	10	1, 163, 066	578, 721	325, 946	8, 461	151, 154	20, 136
Total Western States ..	164	32, 264, 676	9, 953, 750	7, 620, 266	923, 350	3, 081, 671	389, 025
Total of United States ..	1, 247	630, 320, 923	45, 909, 704	57, 209, 447	22, 515, 944	22, 985, 907	25, 681, 933

1855.

Maine	70	\$12, 770, 181	-----	\$1, 403, 817	\$108, 192	\$399, 798	-----
New Hampshire	46	8, 037, 427	-----	769, 963	56, 519	241, 383	-----
Vermont	42	6, 710, 928	\$151, 875	1, 150, 362	123, 237	54, 556	\$32, 845
Massachusetts	169	99, 506, 712	-----	7, 010, 323	1, 281, 602	4, 547, 710	-----
Rhode Island	92	26, 355, 458	131, 072	1, 242, 362	323, 092	1, 157, 251	-----
Connecticut	68	23, 704, 458	1, 391, 218	2, 272, 606	375, 612	341, 754	281, 220
Total Eastern States ..	487	177, 115, 164	1, 674, 165	13, 849, 433	2, 268, 254	6, 742, 452	314, 065
New York	329	163, 216, 392	20, 820, 653	12, 475, 292	5, 178, 831	3, 665, 954	16, 453, 329
New Jersey	32	9, 177, 334	821, 964	1, 810, 707	240, 921	418, 342	-----
Pennsylvania	64	48, 641, 393	2, 153, 492	4, 840, 118	1, 159, 740	3, 769, 420	3, 927, 919
Delaware	10	3, 048, 141	37, 466	402, 179	124, 356	39, 051	267, 215
Maryland	29	17, 588, 718	618, 295	1, 490, 609	333, 930	1, 566, 361	96, 518
Total Middle States ..	464	241, 671, 978	24, 451, 870	21, 018, 905	7, 037, 778	9, 459, 128	20, 744, 981
Virginia	58	23, 331, 939	3, 127, 300	1, 596, 434	786, 952	1, 125, 106	247, 909
North Carolina	26	11, 468, 527	123, 275	1, 672, 991	145, 033	409, 764	39, 238
South Carolina	19	23, 149, 098	1, 670, 305	1, 198, 421	510, 565	441, 864	-----
Georgia	21	11, 648, 559	2, 331, 661	1, 094, 368	8, 308, 929	633, 744	43, 611
Alabama	4	4, 397, 298	768, 650	271, 801	53, 588	57, 061	45, 647
Mississippi	1	352, 739	5, 914	60, 710	11, 904	5, 450	-----
Louisiana	19	27, 142, 907	4, 187, 180	3, 154, 437	3, 317, 422	-----	-----
Kentucky	34	17, 307, 567	743, 033	3, 319, 718	416, 920	686, 370	-----
Tennessee	32	11, 755, 729	871, 076	1, 057, 140	486, 455	491, 800	68, 209
Total Southern States ..	214	130, 554, 363	13, 828, 394	12, 426, 020	14, 037, 768	3, 851, 159	444, 614
Missouri	6	3, 441, 643	-----	49, 960	111, 185	-----	-----
Ohio	66	13, 578, 339	2, 466, 247	2, 751, 312	298, 222	905, 555	158, 310
Indiana	59	9, 305, 651	6, 148, 837	3, 087, 827	249, 298	911, 000	173, 573
Michigan	6	1, 900, 942	555, 431	392, 550	146, 035	118, 784	6, 162
Wisconsin	23	1, 861, 043	1, 044, 021	306, 982	24, 320	341, 174	103, 184
Total Western States ..	160	30, 087, 618	10, 214, 536	6, 588, 631	829, 060	2, 276, 513	441, 229
Total United States ...	1, 325	579, 429, 123	50, 168, 965	53, 882, 989	24, 172, 860	22, 329, 252	21, 944, 889

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1854.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$1,163,522	-----	\$6,393,369	\$4,623,906	\$3,816,104	\$161,592	\$164,625
176,434	-----	3,626,000	3,079,548	775,410	-----	-----
196,680	\$85,132	3,275,656	3,986,709	745,170	15,715	979
3,828,403	-----	54,492,660	24,803,758	19,346,595	6,930,099	-----
312,606	35,429	17,511,162	5,035,073	2,772,367	1,046,658	329,425
1,207,381	564,522	15,597,891	11,219,566	3,910,160	1,008,655	1,022,940
6,885,026	685,083	100,896,738	52,748,560	31,365,806	9,162,719	1,517,969
14,169,905	151,528	79,018,980	32,573,189	75,554,481	20,227,967	5,848,627
805,533	224,448	5,147,741	4,917,412	4,133,454	486,561	-----
4,331,656	652,756	19,768,864	17,420,348	22,747,991	4,640,970	36,647
133,367	-----	1,343,185	1,286,933	860,947	107,075	-----
3,405,090	28,256	9,558,409	4,918,381	8,621,952	2,348,791	71,645
22,845,551	1,056,988	114,837,179	61,116,263	111,917,925	27,811,364	5,956,919
3,271,042	26,259	12,796,466	14,298,792	6,513,027	635,127	5,495
1,857,048	-----	4,818,565	7,320,667	1,808,587	186,993	51,013
1,621,973	1,369,582	16,073,580	9,715,783	3,772,269	1,878,291	159,193
1,576,813	712,950	12,957,600	9,518,777	2,523,227	722,035	1,089,935
1,125,954	31,500	2,100,000	3,171,487	1,671,448	663,164	-----
5,669	4,742	240,165	234,745	33,393	-----	-----
7,468,460	2,163,055	17,359,261	6,969,807	11,743,152	2,022,636	2,348,859
4,596,249	307,368	10,869,665	13,573,510	3,102,159	2,809,031	-----
1,983,790	67,322	6,599,872	6,821,836	2,200,922	108,470	447,425
23,506,998	4,682,778	83,815,174	71,625,404	33,348,175	9,025,747	4,101,920
937,835	121,372	1,215,405	2,487,580	1,313,744	228,945	-----
2,319,064	-----	8,013,154	9,839,008	7,693,610	1,866,172	249,887
1,820,760	127,238	5,554,552	7,116,827	1,764,747	445,359	100,622
565,152	1,368,203	2,513,790	2,283,526	1,286,102	-----	294,034
357,672	95,170	1,084,718	1,270,989	1,078,606	82,496	438,488
182,482	-----	600,000	485,121	654,423	-----	710,954
6,182,965	1,711,983	18,981,619	23,483,051	13,791,232	2,622,972	1,793,985
59,420,540	8,136,832	318,530,710	208,973,278	190,423,138	48,622,802	13,370,793

1855.

\$877,166	-----	\$7,326,302	\$5,057,297	\$2,548,999	\$145,727	-----
236,411	-----	4,449,300	3,589,482	958,474	-----	-----
201,548	\$49,428	3,603,460	3,704,341	801,039	4,788	\$7,647
4,409,402	-----	58,632,350	23,116,025	21,973,260	5,947,836	-----
385,767	70,285	18,682,802	5,404,104	2,914,596	1,192,449	537,539
810,101	673,037	17,147,385	6,871,102	3,433,081	945,844	482,975
6,920,395	792,750	109,841,599	47,742,351	32,629,449	8,236,644	848,161
13,661,565	767,642	83,773,288	31,507,780	84,970,870	21,081,456	4,731,884
826,452	158,396	5,314,885	3,552,585	3,290,462	483,875	-----
3,944,602	599,662	19,864,825	16,739,069	21,076,464	3,930,665	2,716,872
90,149	29,140	1,393,175	1,380,991	859,010	127,510	-----
2,987,225	595,223	10,411,874	4,118,197	7,268,888	1,511,970	891,230
21,509,993	2,150,063	120,758,047	57,298,622	117,465,694	27,135,476	8,339,986
2,728,482	75,309	14,033,838	10,834,963	5,615,666	815,830	51,546
1,291,436	12,769	5,205,073	6,667,762	1,130,329	112,047	16,907
1,283,284	571,049	16,603,253	6,739,623	2,871,095	1,197,949	53,936
1,451,880	423,130	13,413,100	6,698,869	2,034,455	462,091	1,199,309
1,125,490	-----	2,296,400	2,382,176	1,278,022	181,558	15,000
8,063	50,000	240,165	221,760	42,738	-----	-----
6,570,568	1,985,373	20,179,107	6,586,601	11,688,296	1,154,538	2,232,973
4,152,988	216,505	10,369,717	8,628,946	3,011,719	2,577,824	296,605
1,473,040	166,395	6,717,848	5,850,562	2,413,418	211,681	85,501
20,085,231	3,500,530	89,058,501	54,611,262	30,085,738	6,713,518	3,951,777
975,491	-----	1,215,398	1,460,650	1,247,651	284,776	-----
1,690,105	1,006,525	7,166,581	8,074,132	5,450,566	949,727	411,652
1,894,357	-----	7,281,934	8,165,856	2,289,605	803,849	-----
143,123	15,345	980,416	500,942	1,170,974	95,597	187,522
334,383	8,791	1,400,000	740,764	1,482,053	-----	456,739
5,037,459	1,030,661	18,044,329	18,942,344	11,640,849	2,133,949	1,055,913
53,553,078	7,474,004	337,702,476	178,594,579	191,821,730	44,219,587	14,195,837

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE
1856.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine.....	75	\$13,066,957	-----	\$1,396,430	\$113,789	\$464,562	-----
New Hampshire.....	49	8,846,421	-----	741,475	75,893	136,504	-----
Vermont.....	41	7,302,951	\$114,589	1,142,104	135,268	43,146	\$39,440
Massachusetts.....	172	101,132,792	-----	7,574,792	1,426,392	5,248,380	-----
Rhode Island.....	98	28,679,343	128,539	1,255,322	478,652	1,281,754	-----
Connecticut.....	71	28,511,149	1,216,630	3,432,975	453,132	367,319	246,248
Total Eastern States.....	506	187,539,613	1,459,758	15,543,098	2,683,126	7,541,665	285,688
New York.....	338	192,161,111	20,590,150	12,665,517	5,857,537	2,958,038	18,096,545
New Jersey.....	35	10,999,919	760,697	1,639,249	265,228	502,949	-----
Pennsylvania.....	71	52,549,199	2,714,232	5,647,642	1,128,674	4,460,673	155,376
Delaware.....	11	2,906,253	44,086	387,079	137,524	39,830	156,055
Maryland.....	31	20,616,005	644,600	1,649,166	318,896	1,482,744	82,961
Total Middle States.....	486	279,232,487	24,753,765	21,988,653	7,707,859	9,444,234	18,490,937
Virginia.....	57	25,319,948	2,647,366	2,166,725	807,981	999,764	25,999
North Carolina.....	28	11,558,430	123,985	785,852	171,037	317,690	-----
South Carolina.....	20	22,238,900	3,483,011	1,057,476	600,880	424,135	-----
Georgia.....	24	16,758,403	1,671,234	1,285,624	4,853,503	846,675	513,697
Alabama.....	4	5,117,427	713,026	1,421,445	80,648	561,482	-----
Mississippi.....	1	488,411	4,894	81,152	12,613	7,740	-----
Louisiana.....	19	27,500,348	2,591,400	6,099,850	2,341,335	-----	-----
Kentucky.....	33	21,132,519	678,389	3,731,463	488,504	965,878	-----
Tennessee.....	45	14,880,609	1,466,455	2,617,686	541,711	859,956	16,037
Total Southern States.....	231	144,994,995	13,379,760	19,247,273	9,898,212	4,983,320	555,733
Missouri.....	6	4,393,029	-----	28,331	104,622	33,870	-----
Ohio.....	65	14,921,998	2,476,751	3,117,178	350,708	1,632,969	106,559
Indiana.....	46	6,996,992	1,705,070	1,274,992	231,929	598,262	369,600
Illinois.....	36	337,675	3,777,676	2,354,571	79,940	517,066	37,165
Michigan.....	4	1,988,087	517,945	402,520	124,486	97,265	6,433
Wisconsin.....	32	3,906,079	1,200,083	363,161	94,261	603,848	57,218
Total Western States.....	189	32,543,860	9,677,525	7,540,753	985,946	3,483,280	576,975
Total United States.....	1,412	644,310,955	49,270,808	64,319,777	21,275,143	25,452,499	19,909,333

1857

Maine.....	76	\$13,277,621	-----	\$1,158,277	\$138,251	\$375,216	-----
New Hampshire.....	47	7,389,813	-----	829,169	82,000	158,132	-----
Vermont.....	41	7,905,711	\$39,991	926,326	136,582	122,923	\$36,351
Massachusetts.....	173	92,458,572	-----	5,522,088	1,608,613	4,385,650	-----
Rhode Island.....	93	25,823,152	145,129	1,410,675	527,787	860,778	-----
Connecticut.....	74	33,108,527	946,749	2,651,143	820,241	443,900	270,722
Total Eastern States.....	504	179,963,396	1,131,869	12,497,678	3,313,474	6,346,599	307,073
New York.....	311	205,892,499	24,027,533	12,179,169	6,868,945	2,935,205	22,678,628
New Jersey.....	46	13,380,085	581,773	2,237,204	224,711	710,072	-----
Pennsylvania.....	71	55,287,234	2,301,626	5,143,330	1,206,569	5,719,234	1,593,696
Delaware.....	11	3,021,378	33,076	506,514	130,000	40,680	195,601
Maryland.....	31	22,293,554	758,278	1,894,791	402,217	1,666,663	9,168
Total Middle States.....	470	299,874,750	27,702,286	21,961,008	8,832,442	11,071,854	24,477,093
Virginia.....	57	24,899,575	3,184,966	2,405,211	872,368	1,509,089	13,402
North Carolina.....	28	12,636,521	94,116	846,416	192,475	366,076	1,378
South Carolina.....	20	28,227,370	3,268,876	1,180,938	631,273	539,497	-----
Georgia.....	23	16,649,201	2,249,083	1,368,971	8,368,280	1,480,570	31,928
Alabama.....	4	6,545,209	142,201	665,302	78,148	504,287	-----
Mississippi.....	1	657,020	519	257,505	11,413	26,503	-----
Louisiana.....	19	31,200,296	4,794,885	6,416,728	2,470,683	-----	-----
Texas.....	-----	-----	-----	-----	-----	-----	-----
Kentucky.....	35	23,404,551	739,126	4,115,430	465,907	840,959	-----
Tennessee.....	40	16,893,390	2,450,308	2,380,700	590,715	1,069,408	62,767
Total Southern States.....	227	161,113,133	16,924,080	19,637,201	13,681,262	6,336,389	109,475
Missouri.....	6	4,112,791	-----	75,991	98,254	196,910	-----
Ohio.....	61	15,223,241	2,749,686	2,479,558	310,145	1,199,863	39,007
Indiana.....	46	7,039,691	1,694,337	1,338,418	227,599	557,238	68,563
Illinois.....	42	1,740,671	6,129,613	3,952,450	52,832	433,717	19,197
Michigan.....	4	1,903,603	588,389	245,061	60,110	159,489	9,331
Wisconsin.....	49	5,280,634	2,025,160	453,771	150,315	701,161	73,222
Nebraska.....	4	418,097	-----	129,804	3,975	15,069	210
Total Western States.....	212	35,718,728	13,187,205	8,675,053	903,230	3,263,447	209,385
Total United States.....	1,413	676,670,007	58,945,440	62,770,940	26,730,408	27,018,289	25,103,026

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1856.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$753,085	-----	\$7,899,794	\$5,077,248	\$2,115,202	\$118,976	-----
236,013	-----	4,831,000	3,677,689	1,058,803	-----	-----
208,858	\$52,881	3,856,946	3,970,720	797,535	7,348	\$317
4,555,571	-----	58,598,800	26,544,315	24,369,126	4,807,602	-----
548,348	70,133	20,275,899	5,521,909	3,141,657	1,475,221	659,703
1,006,493	488,138	18,913,372	9,197,762	4,690,835	875,287	911,458
7,308,368	611,152	114,375,811	53,989,643	35,573,158	7,284,434	1,571,478
10,910,330	-----	85,589,590	31,340,003	88,852,395	26,045,439	3,615,502
782,659	71,587	5,682,262	4,285,079	3,994,541	616,321	-----
6,738,650	678,018	22,026,596	16,883,199	25,340,814	4,955,485	96,792
180,051	3,814	1,493,185	1,192,204	852,164	125,303	8,000
3,398,101	698,890	11,202,606	5,297,983	8,370,345	1,924,756	938,108
22,009,791	1,452,309	125,994,239	58,998,468	127,410,259	33,667,304	4,658,402
3,151,109	114,433	13,600,188	13,014,926	6,204,340	6,663,995	36,602
1,360,995	4,067	6,031,945	5,750,092	1,101,113	234,832	10,710
1,228,221	951,832	17,516,600	6,504,679	3,068,188	1,100,299	46,532
1,955,966	135,298	11,508,717	10,092,809	2,525,256	1,334,098	623,918
1,274,944	-----	2,297,800	3,467,242	2,837,556	481,289	10,000
7,744	-----	324,165	324,080	35,606	-----	-----
8,191,625	2,233,412	19,027,728	7,222,614	14,747,470	1,687,531	2,301,747
4,611,766	535,730	10,454,572	12,634,533	3,608,757	2,555,953	532,000
2,231,418	143,696	8,593,693	8,518,545	3,740,101	467,070	664,910
24,013,788	4,118,468	89,271,408	67,529,520	37,868,387	8,525,067	4,226,419
4,355,050	-----	1,215,405	2,805,660	1,331,126	172,425	-----
2,096,809	1,195,047	6,491,421	9,080,589	7,101,325	1,712,040	296,202
1,559,014	132,946	4,045,325	4,516,422	1,957,097	379,804	161,975
759,474	1,108,148	3,840,946	3,420,985	1,267,234	241,903	-----
152,080	21,347	730,438	573,840	1,366,958	53,425	128,216
531,713	1,501	1,870,000	1,060,165	2,806,341	1,073,874	-----
9,494,140	2,458,989	18,193,535	21,457,661	15,830,081	3,633,471	586,393
62,826,087	8,640,918	347,834,993	201,975,292	216,681,885	53,110,276	11,042,692

1857

\$703,143	-----	\$8,135,735	\$4,641,646	\$2,116,526	\$145,084	-----
275,933	-----	5,041,000	2,289,939	875,789	-----	-----
188,588	\$17,185	4,028,740	4,275,517	746,557	1,639	-----
3,611,097	-----	60,319,720	18,104,827	17,631,190	4,106,694	\$1,343,948
570,850	50,760	20,334,777	3,192,661	2,510,108	1,661,204	381,402
1,129,708	614,763	19,923,553	10,590,421	4,688,843	1,020,711	1,503,135
6,479,319	682,708	117,783,525	43,095,011	28,569,013	6,935,332	3,228,485
12,898,771	-----	96,381,301	34,019,633	96,907,970	29,014,125	6,767,333
849,926	288,206	6,582,770	4,759,855	4,891,970	1,438,658	6,645
5,973,138	303,730	23,609,344	17,368,096	27,593,534	4,215,515	127,059
146,367	1,065	1,428,185	1,394,094	868,414	147,250	-----
3,522,561	23,528	12,297,276	5,155,096	9,611,324	1,895,284	679,701
23,390,763	616,619	140,298,876	62,696,774	139,873,212	36,710,832	7,574,093
3,092,741	484,682	13,863,000	12,685,627	7,397,474	729,507	98,235
1,156,933	7,913	6,425,250	6,301,262	1,170,026	224,821	6,645
1,197,774	698,662	14,837,642	10,654,652	3,502,733	3,518,962	3,355,119
1,702,108	534,619	15,428,690	9,147,011	3,126,530	1,663,429	872,644
1,139,312	1,252	2,297,800	3,177,234	2,423,269	703,443	5,000
7,912	-----	336,000	556,345	83,435	-----	-----
6,811,162	1,493,905	21,730,400	9,194,139	13,478,729	965,555	2,207,583
4,406,106	363,924	10,596,305	13,682,215	4,473,378	2,983,373	50,000
2,094,632	24,169	8,454,423	8,401,948	4,875,346	944,917	951,262
21,608,680	3,609,126	93,969,510	73,800,433	40,530,920	11,734,007	7,546,488
1,245,184	-----	1,215,405	2,780,380	1,188,982	111,984	-----
2,016,814	687,337	6,742,421	9,153,629	6,543,420	1,202,961	392,758
1,420,076	380,911	4,731,089	4,731,705	1,852,742	272,815	177,309
635,810	-----	5,872,144	5,534,945	1,002,399	210,483	157,981
92,762	11,145	841,489	670,549	1,347,956	118,962	52,646
542,938	1,892	2,955,000	1,702,570	3,365,562	-----	1,290,486
136,325	2,154	205,000	353,796	125,291	1,749	-----
6,089,909	1,083,439	21,954,548	24,927,574	15,426,352	1,918,954	2,071,180
57,568,671	5,991,892	374,006,459	204,519,792	224,399,497	57,299,125	20,420,246

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1858.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	70	\$11,210,245	-----	\$876,022	\$135,263	\$245,121	\$615,441
New Hampshire	52	8,252,754	-----	889,330	66,086	170,994	-----
Vermont	41	6,392,992	\$106,500	701,545	222,560	41,780	232,625
Massachusetts	174	104,423,472	-----	6,366,721	1,584,885	4,933,428	-----
Rhode Island	83	24,065,894	161,309	1,700,185	536,403	755,049	-----
Connecticut	76	26,799,430	938,755	2,584,819	1,085,173	273,381	262,595
Total Eastern States ..	496	181,144,787	1,206,564	13,118,622	3,630,370	6,419,753	1,110,661
New York	294	162,807,376	22,623,755	11,726,973	7,423,614	1,857,658	14,130,673
New Jersey	47	11,364,319	721,098	1,609,817	344,045	494,197	-----
Pennsylvania	76	49,149,323	2,569,119	3,773,227	1,353,285	4,814,978	75,829
Delaware	11	2,544,212	18,610	507,255	57,655	58,639	108,516
Maryland	31	21,804,111	644,318	3,226,112	417,925	1,473,413	3,164
Total Middle States ...	459	247,669,341	26,576,900	20,843,334	9,596,524	8,698,885	14,318,182
Virginia	62	23,338,411	3,591,564	2,085,424	910,394	1,674,733	6,287
North Carolina	28	11,967,733	180,270	709,830	196,671	383,018	-----
South Carolina	20	22,056,561	3,223,887	1,331,109	698,688	889,722	-----
Georgia	30	12,677,863	2,358,584	1,194,465	8,470,709	454,156	259,576
Alabama	6	5,585,424	146,539	1,162,972	150,141	151,726	-----
Mississippi	2	393,216	1,007	219,086	780,767	975	47,254
Louisiana	15	23,229,096	5,318,418	3,951,205	2,493,494	-----	-----
Kentucky	37	17,681,283	738,705	4,431,131	500,202	725,460	139
Total Southern States ..	200	116,929,587	15,558,974	15,085,222	14,201,066	4,279,790	313,256
Missouri	40	4,620,534	72,000	96,626	29,773	324,705	-----
Ohio	19	9,558,927	2,088,778	2,139,364	522,041	768,243	121,354
Indiana	40	4,861,445	1,416,737	920,421	109,224	395,536	236,661
Illinois	45	1,146,770	6,161,017	2,813,578	59,567	265,034	6,433
Michigan	4	1,111,786	322,466	77,034	115,661	31,411	10,043
Wisconsin	66	6,230,861	3,626,468	498,794	229,236	467,411	67,439
Nebraska	6	15,679	-----	35,601	3,850	1,000	-----
Total Western States ..	220	27,546,002	13,690,466	6,581,418	1,069,352	2,253,340	441,930
Total United States ..	1,375	573,289,717	57,032,904	55,628,646	28,497,312	21,651,768	16,184,029

1859.

Maine	68	\$11,815,127	-----	\$1,478,896	\$145,566	\$273,304	-----
New Hampshire	52	8,591,688	-----	772,173	72,912	181,964	-----
Vermont	46	6,946,523	\$176,400	1,167,602	190,565	69,435	\$59,667
Massachusetts	176	109,435,512	-----	5,194,343	1,601,072	5,183,453	-----
Rhode Island	90	25,131,150	161,309	1,491,522	536,403	802,660	-----
Connecticut	74	27,856,785	1,267,406	2,994,958	1,915,047	326,617	255,844
Total Eastern States ..	506	189,776,785	1,605,115	13,099,494	4,461,565	6,837,439	325,511
New York	300	200,577,198	25,268,884	15,169,559	8,264,425	2,044,765	18,436,967
New Jersey	46	12,449,460	785,523	2,223,935	421,793	578,006	-----
Pennsylvania	87	46,825,266	2,954,443	4,418,436	1,423,253	834,124	3,349,824
Delaware	12	3,009,285	22,610	308,222	81,499	61,446	114,812
Maryland	32	21,854,934	892,965	1,017,641	484,825	69,863	1,521,663
Total Middle States ...	477	284,716,143	29,924,425	23,137,793	10,675,795	3,588,204	23,423,266
Virginia	63	22,419,512	3,569,437	2,557,182	954,629	814,060	496,663
North Carolina	28	12,247,300	128,951	1,291,343	216,347	317,362	51,642
South Carolina	20	24,444,044	3,321,969	2,200,450	677,641	600,290	-----
Georgia	28	17,929,066	1,605,127	4,073,665	4,791,022	720,692	402,451
Alabama	6	9,058,379	160,219	2,192,019	160,410	872,746	-----
Louisiana	12	29,424,278	5,564,590	9,268,254	2,395,500	-----	-----
Kentucky	37	27,404,942	793,641	6,535,215	508,503	1,017,580	199
Tennessee	39	13,262,766	1,577,578	2,575,465	486,622	581,723	1,287,077
Total Southern States ..	233	156,190,287	16,721,512	30,693,593	10,190,674	4,924,453	2,238,032
Missouri	29	9,830,426	417,335	597,679	169,549	1,007,575	348,658
Ohio	53	11,171,343	2,069,789	2,613,615	586,670	1,152,433	150,741
Indiana	37	6,468,308	1,252,981	1,177,489	195,711	505,685	36,623
Illinois	48	1,296,616	6,486,652	2,627,690	87,769	271,526	9,272
Michigan	3	1,153,547	258,776	137,059	124,357	54,953	22,579
Wisconsin	98	9,262,457	5,114,415	892,775	304,142	852,283	83,893
Minnesota	2	5,185	50,000	30,806	-----	4,223	512
Kansas	1	48,256	-----	4,068	2,295	-----	-----
Nebraska	2	97,087	-----	3,127	1,155	1,399	26
Total Western States ..	273	39,333,225	15,649,948	8,084,308	1,471,648	3,850,077	652,304
Total United States ..	1,489	670,016,440	63,901,000	75,015,188	26,799,682	19,200,173	26,639,113

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1858.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$294,423		\$7,614,200	\$2,964,327	\$1,743,939	\$139,304	\$76,069
178,556		5,041,000	3,115,643	1,069,920		
11,112,716	\$73,954	4,082,416	3,024,141	615,874	5,441	1,443
732,622		61,819,825	20,839,438	32,076,006	7,654,235	
915,844	93,365	20,070,741	2,614,195	2,624,226	1,150,667	296,889
	877,000	20,917,168	5,380,247	4,140,088	684,997	893,155
13,234,161	1,044,319	119,545,350	37,967,991	42,270,053	9,634,644	1,267,556
29,313,421	467,855	107,449,143	23,899,964	83,043,353	21,268,562	2,829,656
1,308,851	288,802	7,494,912	3,395,936	3,606,605	507,077	80,763
4,580,528	244,120	25,691,439	11,610,458	18,924,113	5,847,970	80,706
203,228	234	1,355,010	1,240,370	609,179	72,297	
2,614,728	14,741	12,451,545	4,041,021	7,541,186	4,194,677	549,933
38,020,756	1,015,752	154,442,049	44,287,749	113,814,436	31,890,583	3,541,058
2,710,777	381,987	14,651,600	10,347,874	6,971,325	899,796	87,210
1,035,869	14,275	6,525,100	5,699,427	1,037,457	82,347	66
1,104,128	1,005,448	14,885,631	6,185,825	2,955,854	3,074,740	1,700,612
1,417,545	549,639	16,015,256	5,518,425	2,215,853	533,819	882,662
1,302,312	24,506	3,235,650	2,581,791	1,408,837	571,556	
591	30,209	1,110,000	169,400	49,781	31,792	60
10,370,701	1,147,287	22,800,830	4,336,624	11,638,120	1,340,619	
4,027,825	2,611	10,782,588	8,884,225	3,232,132	3,195,352	1,915
21,969,748	3,155,962	90,006,655	43,723,591	29,509,359	9,730,021	2,672,525
1,424,004	116,084	2,620,615	1,718,750	1,482,442	242,117	
1,734,995	910,436	6,560,770	6,201,286	3,915,781	289,786	282,071
1,261,720	10,891	3,585,922	3,363,976	1,417,966	389,569	69,954
233,239	4,757	4,679,325	5,238,930	658,521	19,662	131,762
23,776	15,727	851,804	364,676	310,479	78,975	124,198
576,543	45,266	5,515,000	2,913,071	2,077,862		1,278,872
5,683		15,000	41,641	3,673		2,576
5,259,960	1,103,161	23,828,436	19,842,330	9,866,724	1,002,109	1,880,433
78,484,625	6,319,194	387,822,490	145,721,661	195,460,572	52,257,357	9,361,572

1859.

\$663,754		\$7,408,945	\$3,886,539	\$2,472,993	\$89,271	
255,278		5,016,000	3,271,183	1,187,991		
198,409	\$176,412	4,029,240	3,882,983	787,834	19,132	\$3,780
7,532,647		64,519,200	22,086,921	29,249,038	6,937,042	
608,833	93,365	20,321,069	3,318,681	3,130,475	936,081	296,889
989,920	799,244	21,512,176	7,561,519	5,574,900	926,308	5,808
10,248,841	1,069,021	122,806,630	44,007,826	42,403,231	8,907,834	306,477
28,335,984	397,330	110,258,480	28,507,900	110,465,798	35,134,049	2,824,618
952,231	391,194	7,359,122	4,054,770	4,239,235	770,935	
11,345,536	453,521	24,565,805	11,980,480	26,054,568	4,569,625	429,167
217,342		1,638,185	960,846	832,657	86,180	
3,120,011	67,574	12,560,635	3,977,971	9,028,664	1,725,807	417,667
43,971,194	1,309,619	156,382,227	49,481,967	150,620,922	42,286,596	3,671,452
3,077,687	413,675	14,685,370	10,340,342	7,401,701	982,351	58,780
1,248,525	45,696	6,525,200	6,202,626	1,502,312	184,356	7,766
2,601,414	2,964,540	14,888,451	9,170,333	3,897,840	3,746,064	3,214,920
3,751,998	678,274	20,479,111	11,687,582	5,317,923	1,727,995	552,254
3,371,956		3,663,490	6,651,117	3,830,607	1,006,832	2,131
16,218,027	873,471	24,215,689	9,094,009	21,822,538	2,198,982	1,781,058
4,984,141	144,075	12,216,725	14,345,696	5,144,879	4,338,364	
2,863,018	8,258	8,361,357	6,472,822	4,659,809	1,073,269	441,165
38,116,766	5,127,989	105,035,393	73,964,527	53,577,609	15,258,753	6,058,074
3,921,789		5,796,781	6,069,120	3,123,622	579,830	
1,845,441	711,157	6,707,151	8,040,304	4,389,831	488,878	206,235
1,869,000	111,089	3,617,629	5,379,936	1,723,840	176,366	68,215
269,585	1,837	4,000,334	5,707,048	640,058	15,621	525,344
42,018	14,440	745,304	331,978	555,693	35,165	126,111
706,009		7,995,000	4,695,170	3,022,384	1,573,694	
15,272	1,250	50,000	48,643	13,331		
8,268		52,000	8,895	2,695		
6,629	1,341	56,000	23,346	23,348	4,418	
8,684,011	841,114	29,020,199	30,304,440	13,494,802	2,873,972	925,905
101,020,722	8,347,743	413,244,449	197,758,760	260,036,561	69,327,155	10,961,908

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1860.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	68	\$12,654,794	.....	\$1,019,902	\$181,199	\$290,225	.....
New Hampshire	51	8,794,948	.....	756,200	75,646	157,385	.....
Vermont	44	6,748,500	\$190,372	1,292,595	174,736	58,558	\$103,537
Massachusetts	178	119,164,434	.....	3,966,726	1,599,813	5,763,676	.....
Rhode Island	91	26,719,877	214,104	1,143,591	604,015	974,620	.....
Connecticut	74	30,518,689	1,104,343	2,904,963	922,817	373,853	262,065
Total Eastern States ..	506	204,601,242	1,508,819	11,083,977	3,558,226	7,618,317	365,602
New York	303	200,351,332	26,897,874	12,524,349	8,725,526	2,261,723	17,376,750
New Jersey	49	14,909,174	962,911	2,395,028	446,202	662,196	.....
Pennsylvania	90	50,327,157	2,513,674	3,073,210	1,719,136	4,272,399	.....
Delaware	12	3,150,215	4,750	411,982	85,182	122,125	103,862
Maryland	31	20,898,762	848,283	1,657,016	505,179	1,897,218	.....
Total Middle States ..	485	289,636,640	31,227,492	20,061,585	11,481,225	9,215,661	17,480,612
Virginia	65	24,975,792	3,584,078	2,756,047	1,019,032	1,294,093	29,338
North Carolina	30	12,213,272	363,828	1,081,403	188,568	601,115	54,254
South Carolina	20	27,801,912	2,994,688	1,592,644	681,245	443,478	.....
Georgia	29	16,776,282	2,583,158	2,005,768	8,424,463	1,083,710	101,939
Florida	2	464,630	100,125	25,853	.....	24,580	.....
Alabama	8	13,570,027	524,513	1,208,506	171,300	643,657	20,800
Louisiana	13	25,401,609	5,842,096	7,305,115	2,141,881	.....	.....
Kentucky	45	25,284,869	851,562	5,099,678	477,971	779,565	20,900
Tennessee	34	11,751,019	1,233,432	2,613,910	595,759	495,362	932,092
Total Southern States ..	246	168,239,412	18,077,480	23,688,924	13,700,219	5,365,560	1,159,823
Missouri	38	15,461,192	725,670	1,090,506	226,609	1,046,015	.....
Ohio	52	11,100,462	1,153,552	2,667,763	718,913	898,337	157,378
Indiana	37	7,675,861	1,349,466	950,836	258,309	418,991	80,799
Illinois	74	387,229	9,826,691	3,201,416	92,429	343,269	39,397
Michigan	4	892,949	192,831	120,372	130,861	44,634	23,871
Wisconsin	108	7,592,361	5,031,504	890,454	326,461	925,110	64,430
Iowa	12	724,238	101,849	248,817	.....	213,611	.....
Total Western States ..	325	43,834,282	18,381,563	9,170,164	1,753,582	3,890,927	365,875
Total United States ..	1,562	706,311,576	69,195,354	64,004,650	30,493,252	26,089,565	19,371,912

1861.

Maine	71	\$13,406,295	.....	\$399,642	\$235,531	\$308,707	.....
New Hampshire	52	8,368,541	.....	907,440	78,252	203,822	.....
Vermont	40	6,013,730	\$82,741	753,250	167,380	.....	\$138,550
Massachusetts	183	111,038,828	.....	9,127,986	1,626,404	4,050,939	.....
Rhode Island	90	27,980,865	195,234	846,333	613,747	966,079	.....
Total Eastern States ..	436	166,808,259	277,975	12,630,658	2,721,314	5,529,547	138,550
New York	306	209,721,800	29,605,318	13,962,096	8,827,331	2,287,843	16,044,322
New Jersey	60	13,864,045	899,831	1,853,151	469,724	533,669	1,049,090
Pennsylvania	89	55,327,472	2,377,774	4,548,839	1,765,255	.....	4,912,286
Delaware	8	1,970,305	.....	313,515	40,685	43,918	67,421
Maryland	31	22,299,233	635,685	1,874,439	539,329	1,524,228	.....
Total Middle States ..	494	303,182,855	33,518,608	22,552,040	11,642,324	4,389,658	22,073,119
Virginia	66	25,866,262	3,685,135	1,893,416	1,070,669	2,003,703	22,939
North Carolina	31	14,980,746	537,714	630,355	239,456	513,183	45,820
South Carolina	20	22,230,199	2,699,872	587,645	684,144	277,649	.....
Georgia	1	12,046,073	1,644,597	1,244,391	4,696,243	768,151	26,721
Florida	2	424,262	125,000	40,118	.....	18,412	774
Alabama	8	10,934,060	565,826	1,131,530	171,300	684,601	105,786
Louisiana	13	26,364,513	5,783,687	.....	2,128,413	.....	6,073,419
Kentucky	43	22,455,175	467,357	4,354,229	523,382	763,383	149,167
Tennessee	33	11,696,435	409,372	829,845	571,219	400,296	958,977
Total Southern States ..	217	136,997,725	15,918,560	10,711,529	10,084,826	5,429,378	7,383,603
Missouri	42	17,373,469	970,550	1,281,748	321,754	1,531,816	97,559
Ohio	65	10,913,007	2,089,819	3,206,580	671,590	841,682	110,987
Indiana	39	8,158,138	1,279,828	1,198,961	316,024	355,629	105,875
Illinois	94	546,876	12,264,580	3,793,753	116,551	287,411	37,920
Michigan	2	578,043	79,973	133,796	39,200	52,352	100,879
Wisconsin	110	7,723,723	4,949,686	749,063	.....	1,162,936	.....
Iowa	13	1,169,870	.....	284,008	.....	522,695	.....
Minnesota	3	123,163	71,967	18,285	.....	9,802	14,672
Kansas	2	48,014	40,000	6,696	6,533	4,414	.....
Nebraska	1	72,406	.....	4,443	7,885	2,209	.....
Total Western States ..	371	46,706,709	21,746,403	10,677,333	1,479,537	4,770,342	467,892
Total United States ..	1,518	653,695,548	71,461,546	56,571,560	25,928,001	20,118,925	30,063,164

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES—Continued.

1860.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$670,980	-----	\$7,506,890	\$4,149,718	\$2,499,188	\$102,392	-----
243,719	-----	4,981,000	3,332,010	1,234,627	-----	-----
185,677	\$168,662	3,872,642	3,784,672	814,623	15,012	-----
6,567,888	-----	66,482,050	25,012,745	30,246,523	8,960,681	-----
450,929	100,223	20,865,569	3,558,295	3,553,104	1,022,277	-----
950,753	873,238	21,606,997	7,702,436	5,506,507	1,166,778	\$133,916
9,069,946	1,142,123	125,315,148	47,539,876	43,854,572	11,267,170	153,916
20,921,545	1,418	111,441,320	29,959,506	104,070,273	28,807,429	3,059,277
940,700	590,884	7,844,412	4,811,832	5,741,465	1,141,664	-----
8,378,474	685,561	25,565,582	13,132,892	26,167,843	3,837,554	975,192
208,924	-----	1,640,775	1,135,772	976,226	102,166	-----
2,779,918	41,500	12,568,962	4,106,869	8,874,180	1,324,740	357,195
33,229,061	1,319,363	159,061,051	53,146,871	145,829,987	35,213,553	4,391,664
2,943,652	433,423	16,005,156	9,812,197	7,729,652	1,138,327	34,600
1,617,687	68,000	6,626,478	5,594,057	1,487,273	100,139	1,196,478
2,324,121	1,455,458	14,992,062	11,475,634	4,165,615	1,499,218	1,417,837
3,211,974	1,110,377	16,689,560	8,798,100	4,738,289	1,287,268	787,733
32,876	-----	300,000	183,640	129,518	5,144	-----
2,747,174	28,296	4,901,000	7,477,976	4,851,153	874,800	196,049
12,115,431	1,082,041	24,496,866	11,579,313	19,777,812	1,165,675	2,201,138
4,502,250	188,391	12,835,670	13,520,207	5,662,892	3,259,717	-----
2,267,710	84,355	8,067,037	5,538,378	4,324,799	264,627	462,420
31,762,875	4,450,341	104,883,829	73,979,502	52,867,003	9,594,915	6,296,255
4,160,912	-----	9,082,951	7,884,888	3,357,176	1,200,010	-----
1,828,640	961,720	6,890,839	7,983,889	4,039,614	790,568	144,781
1,583,540	221,457	4,343,210	5,390,246	1,700,479	89,530	140,895
23,812	1,679,277	5,251,225	8,981,723	697,037	26,533	552,338
24,175	36,119	755,465	222,197	375,397	13,909	76,296
419,947	1,329,668	7,620,000	4,429,855	3,085,813	-----	1,493,529
255,545	49,308	460,450	563,806	527,378	16,689	25,056
8,296,571	4,277,549	34,404,140	35,456,604	13,782,894	2,137,299	2,432,805
82,358,453	11,189,376	423,664,168	210,122,853	256,334,456	58,212,937	13,274,640

1861.

\$653,354	-----	\$7,656,250	\$4,313,005	\$2,869,873	\$151,437	-----
318,106	-----	5,031,000	2,994,408	1,376,853	-----	-----
173,332	-----	3,916,000	2,522,687	715,207	-----	\$61,177
8,777,193	-----	67,344,200	19,517,306	33,956,711	8,000,526	5,902,598
471,581	\$10,542	21,070,619	3,772,241	2,986,956	1,396,184	818,714
10,393,566	140,548	105,018,069	33,119,647	41,905,600	9,548,147	6,782,489
26,427,334	430,449	111,821,956	28,239,950	114,845,372	29,492,678	9,572,786
2,523,059	8,246,944	4,164,799	5,117,817	559,579	-----	-----
7,818,769	1,045,641	25,808,553	15,830,033	27,032,104	4,118,925	1,073,159
126,614	-----	1,088,175	675,278	516,393	40,246	-----
2,267,158	-----	12,567,122	3,558,247	9,086,162	2,108,920	426,434
38,992,934	9,723,034	155,450,605	53,421,325	152,039,610	35,760,769	11,072,379
3,017,359	340,791	16,486,211	19,817,148	7,157,270	1,310,068	317,005
1,059,715	28,912	7,863,466	5,218,598	2,034,391	105,631	291,466
1,628,336	2,388,994	14,992,486	4,089,086	3,334,087	1,312,659	2,868,100
1,634,197	502,512	10,357,200	6,040,775	2,776,407	874,999	272,402
774,071	12,302	425,000	116,250	108,606	-----	-----
2,715,119	28,835	4,976,000	5,055,222	3,435,685	2,250,855	160,982
13,656,058	1,293,840	24,634,844	6,881,374	17,056,860	753,359	1,012,115
4,466,996	308,147	13,729,725	10,873,630	3,725,828	3,073,919	-----
1,284,115	995,366	7,985,143	3,844,796	2,852,767	328,576	1,501,922
30,235,966	5,899,699	101,450,075	61,936,879	42,481,801	10,010,066	6,424,892
3,820,530	-----	11,133,899	8,204,845	3,360,384	1,247,335	-----
2,377,466	842,325	7,151,039	8,143,611	4,046,811	3,206,580	101,096
2,296,648	77,293	4,744,570	5,755,201	1,841,051	117,868	152,650
302,905	2,035,736	6,753,743	11,010,837	807,763	64,200	422,220
28,389	-----	250,000	47,510	436,837	4,777	139,878
372,518	1,722,729	6,782,000	4,310,175	4,083,131	-----	1,632,201
378,030	222,453	589,130	689,600	1,154,925	50,504	92,898
2,228	1,894	156,000	8,702	54,065	10	16,262
4,350	-----	93,130	5,443	14,783	24	422
5,627	404	60,400	16,007	10,717	-----	5,530
9,588,691	4,902,834	37,713,911	38,191,931	15,810,467	4,691,298	2,563,697
89,211,157	20,666,115	399,632,660	186,669,782	252,237,478	60,010,280	26,843,457

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE

1862.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate.	Notes of other banks.	Specie funds.
Maine	71	\$12, 679, 244	.....	\$2, 084, 263	\$255, 060	\$219, 370	.....
Vermont	40	7, 124, 697	\$81, 131	2, 882, 057	171, 761	.....	\$359, 029
Massachusetts	183	127, 592, 511	.....	7, 153, 822	1, 696, 554	9, 355, 035	.....
Rhode Island	90	26, 560, 117	496, 638	1, 041, 048	683, 188	887, 274	.....
Connecticut	75	27, 086, 326	2, 828, 612	4, 359, 577	111, 111, 319	454, 593	433, 222
Total Eastern States ..	459	201, 042, 895	3, 406, 381	17, 520, 767	113, 917, 882	10, 916, 272	792, 251
New York	302	198, 058, 966	56, 278, 059	18, 798, 709	9, 218, 278	2, 121, 735	18, 995, 773
New Jersey	52	12, 796, 026	1, 502, 518	2, 752, 954	468, 057	549, 722	.....
Pennsylvania	111	46, 749, 190	10, 231, 700	4, 700, 260	1, 858, 300	3, 666, 130	446, 186
Delaware	6	1, 004, 088	4, 550	152, 128	42, 269	27, 126	17, 238
Maryland	28	17, 440, 111	856, 425	1, 837, 068	540, 089	1, 469, 699	120, 476
Total Middle States ...	499	276, 048, 381	68, 873, 252	28, 241, 119	12, 126, 993	7, 834, 512	19, 579, 672
Total Southern States, Kentucky	44	15, 391, 666	2, 343, 360	3, 659, 482	589, 974	700, 553*	.....
Missouri	42	11, 243, 288	1, 285, 295	2, 047, 551	528, 965	3, 160, 122	.....
Ohio	55	10, 475, 062	2, 677, 253	2, 828, 957	702, 657	1, 426, 066	144, 845
Indiana	37	6, 249, 043	1, 358, 002	2, 012, 986	354, 799	445, 144	67, 275
Illinois*	19	.....	.....	.....	.....	.....	.....
Michigan	4	788, 028	233, 613	268, 622	96, 440	65, 500	17, 903
Wisconsin	60	4, 573, 512	1, 850, 516	464, 064	317, 880	693, 246	61, 448
Iowa	14	1, 094, 912	219, 723	334, 186	.....	271, 550	.....
Minnesota*	4	.....	.....	.....	.....	.....	.....
Kansas	1	43, 450	.....	750	9, 280	.....	4, 450
Total Western States ..	236	34, 467, 295	7, 624, 402	7, 956, 516	2, 010, 021	6, 061, 628	295, 921
Total United States ..	1, 238	526, 950, 237	82, 247, 395	57, 377, 884	128, 644, 870	25, 512, 965	20, 667, 845

1863.

Maine	69	\$13, 658, 172	.....	\$5, 136, 606	\$260, 520	\$527, 107	.....
New Hampshire	52	7, 513, 369	\$1, 289, 403	1, 434, 703	85, 909	314, 327	.....
Rhode Island	88	30, 579, 988	983, 313	2, 081, 620	752, 294	1, 361, 309	.....
Connecticut	75	29, 873, 190	5, 746, 321	6, 532, 478	1, 538, 841	392, 236	\$753, 534
Total Eastern States ..	284	81, 624, 719	8, 019, 037	15, 185, 407	2, 637, 573	2, 594, 979	753, 534
New York	308	178, 922, 536	118, 942, 719	27, 684, 461	9, 614, 972	17, 040, 941	33, 103, 776
New Jersey	52	15, 767, 274	5, 193, 689	4, 633, 317	441, 181	1, 329, 392	.....
Pennsylvania	94	47, 248, 090	18, 073, 296	11, 020, 598	1, 844, 612	8, 608, 798	8, 793, 957
Delaware	5	963, 934	17, 150	477, 696	39, 400	86, 862	2, 639
Maryland	32	23, 919, 669	3, 899, 242	2, 553, 068	999, 035	2, 025, 970	130, 656
Total Middle States ...	491	266, 821, 533	146, 126, 096	46, 369, 140	12, 939, 200	29, 091, 963	42, 031, 028
Louisiana	6	16, 225, 533	3, 667, 361	1, 254, 241	576, 436	453, 992	1, 028, 639
Kentucky	44	17, 621, 495	650, 957	6, 647, 613	623, 039	2, 327, 015	203, 698
Tennessee	14	4, 820, 972	1, 726, 801	1, 928, 595	243, 535	1, 123, 242	472, 598
Total Southern States ..	64	38, 668, 000	6, 045, 119	9, 830, 449	1, 443, 010	3, 904, 249	1, 704, 935
Missouri	42	12, 080, 501	1, 295, 813	.....	621, 520	1, 357, 023	.....
Ohio	55	12, 298, 400	3, 768, 820	4, 440, 726	697, 450	3, 813, 363	261, 136
Indiana	37	5, 250, 245	1, 589, 768	2, 801, 282	348, 860	1, 901, 359	349, 684
Illinois	25	221, 380	501, 947	110, 151	206, 231	109, 295	55, 793
Michigan	4	1, 092, 906	183, 728	451, 736	91, 429	44, 826	203, 694
Iowa	14	1, 508, 666	226, 350	490, 657	.....	616, 415	.....
Minnesota	7	133, 951	324, 212	20, 783	1, 032	22, 200	50, 382
Total Western States ..	184	32, 586, 049	7, 890, 638	8, 315, 335	1, 966, 522	7, 864, 481	920, 589
Total United States ...	1, 023	419, 700, 271	168, 080, 890	79, 700, 331	18, 986, 305	43, 455, 672	45, 410, 086

* Incomplete.

UNITED STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES--Continued.

1862.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
\$710,392	-----	\$7,970,650	\$4,047,780	\$3,307,628	\$83,601	\$638,916
199,313	-----	211,460	3,911,000	5,621,850	925,627	1,117,383
9,595,530	-----	67,544,200	28,957,630	44,737,490	17,413,850	5,796,224
606,977	\$195,100	21,243,529	3,306,530	3,742,171	965,208	1,244,883
1,529,855	123,261	21,794,937	6,918,018	6,142,754	964,752	2,296,834
12,642,067	318,361	118,764,776	47,140,958	63,551,893	20,353,038	11,094,240
29,102,715	2,179,913	109,403,379	30,559,020	146,215,488	34,431,615	14,152,658
1,493,103	98,524	8,258,912	3,927,535	5,687,923	450,572	1,552,760
11,464,600	2,102,186	26,135,630	16,384,643	28,986,370	3,979,824	6,707,008
196,725	3,604	409,864	445,619	405,362	353,009	147,582
3,682,471	8,420	12,155,979	3,794,295	7,637,602	1,167,555	1,631,140
45,939,614	4,392,647	156,363,764	55,111,112	188,932,745	40,382,575	24,191,148
5,991,015	-----	13,453,306	7,405,015	4,369,218	1,352,737	2,095,774
2,967,108	1,562,395	11,249,681	6,511,851	2,068,473	1,450,723	3,025,278
1,495,944	-----	5,695,950	9,217,520	5,762,355	450,035	2,418,043
4,577,259	-----	4,579,985	6,844,700	2,076,548	162,890	1,400,385
37,996	19,249	419,249	1,415,076	-----	-----	125,623
304,478	550,106	3,807,000	413,030	120,124	749,628	1,257,718
725,443	321,715	720,390	1,419,423	2,341,112	-----	108,422
-----	-----	156,000	1,281,453	809,387	47,876	-----
-----	-----	52,000	81,236	-----	-----	4,414
-----	-----	-----	2,770	6,330	-----	-----
12,268,228	2,453,465	26,680,255	27,187,059	13,184,329	2,861,152	8,339,883
76,840,924	7,164,473	315,262,101	136,844,144	270,038,185	64,949,502	45,721,045

1863.

\$747,145	-----	\$7,983,000	\$6,488,478	\$5,076,107	\$128,578	\$653,397
356,000	-----	4,678,700	4,192,034	1,725,866	-----	397,111
305,270	\$206,455	20,890,129	6,413,404	5,376,414	1,605,121	1,127,893
1,423,009	2,209,387	21,812,943	13,842,758	8,890,237	1,387,274	2,363,781
2,831,424	2,415,822	55,364,772	30,936,674	21,068,624	3,120,973	4,542,182
37,803,047	2,094,397	108,668,297	39,182,819	200,824,756	57,389,106	19,047,084
1,180,884	96,292	8,187,162	8,172,398	9,599,269	853,193	1,503,792
9,467,234	5,994,876	25,917,650	27,689,504	43,038,218	8,447,311	5,899,983
66,179	19,626	385,000	678,340	509,381	7,652	93,105
2,750,183	81,766	12,112,309	6,649,030	13,779,279	1,799,287	1,485,750
51,267,527	8,286,957	155,270,418	82,372,091	267,750,903	68,496,549	28,029,714
8,806,080	4,742,578	17,388,166	8,876,519	5,810,251	352,463	125,519
6,322,510	399,952	13,798,030	9,035,724	7,676,305	2,829,898	1,958,828
55,266	48,333	3,561,700	4,540,906	1,125,633	91,136	711,412
15,183,856	5,130,863	34,747,896	22,453,149	14,612,189	3,273,497	2,795,759
3,666,017	-----	11,247,681	4,037,277	3,434,262	546,896	2,638,240
3,023,285	1,501,206	5,674,000	9,057,837	11,697,818	1,014,752	1,978,340
3,455,731	-----	4,492,835	6,782,890	3,017,597	110,126	1,303,776
104,018	425,460	894,845	619,286	400,213	110,739	42,112
30,339	-----	416,590	131,087	1,420,852	19,218	110,934
544,967	117,022	797,970	1,249,000	1,287,273	48,603	121,225
25,658	21,337	318,000	198,494	92,876	3,100	11,660
10,850,015	2,065,025	23,841,921	22,075,871	21,350,891	1,853,434	6,306,287
80,132,822	17,898,667	269,225,007	157,837,785	324,782,607	76,744,453	41,573,942

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN THE
1872-73

1872-73.

States, etc.	No. of ba ks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real es- tate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire		\$72,984	\$4,000	\$203	\$1,854	-----	\$6,567
Rhode Island		4,155,211	153,376	126,455	43,632	\$3,839	233,861
Connecticut		2,574,053	35,790	482,128	92,400	5,102	150,680
Total Eastern States		6,802,248	193,166	608,786	137,886	8,941	391,108
New York City		48,198,729	1,686,485	3,872,399	1,550,463	271,789	24,411,755
New York		29,340,173	1,634,348	3,003,873	493,578	228,253	1,582,242
New Jersey		3,302,178	225,078	918,632	121,854	15,084	376,728
Pennsylvania		20,331,359	5,727,122	1,911,373	798,092	282,189	1,845,080
Total Middle States		101,172,439	9,273,033	9,706,277	2,963,987	797,315	28,215,805
Michigan		5,078,407	678,986	783,811	65,998	70,208	898,663
Wisconsin		5,775,946	992,130	1,434,687	101,362	1,175	869,964
Minnesota		740,405	24,648	71,539	-----	8,709	69,699
Total Western States		11,594,758	1,695,764	2,290,037	167,360	80,092	1,838,326
Total United States		119,569,445	11,161,963	12,605,100	3,269,233	886,348	30,445,239

1873-74.

Maine		\$308,722	\$700	\$40,826	\$4,000	-----	\$82,442
New Hampshire		55,834	4,000	10,816	1,854	-----	2,545
Rhode Island		4,451,153	136,626	200,140	40,194	4,748	249,258
Connecticut		2,757,500	95,039	609,240	92,400	4,950	157,549
Total		7,573,209	236,365	861,022	138,448	9,698	491,794
New York City		44,275,470	1,945,107	3,851,215	1,606,422	416,098	23,468,345
New York		26,741,948	1,846,564	4,452,831	569,191	103,718	1,585,116
New Jersey		3,528,683	547,760	1,145,078	145,812	12,152	379,665
Pennsylvania		22,127,128	6,896,796	1,921,278	1,012,716	362,322	2,172,067
District of Columbia		522,816	139,417	11,773	31,900	7,072	46,145
Total Middle States		97,196,045	11,375,644	11,382,175	3,366,041	901,362	27,651,338
Total Southern States— Virginia		5,502,794	495,834	417,976	74,805	40,286	465,103
Missouri		22,120,031	2,019,083	2,196,038	573,416	223,416	4,581,745
Illinois		6,376,306	1,998,283	-----	794,619	-----	1,777,308
Michigan		5,603,046	786,784	953,384	82,629	55,070	943,270
Wisconsin		5,268,478	1,294,334	2,538,530	107,324	2,550	921,374
Iowa		2,968,162	-----	383,981	139,930	-----	360,388
Minnesota		1,045,235	29,286	106,429	14,690	30,313	140,776
Kansas		1,073,859	26,928	210,511	80,284	21,649	207,711
Total Western States		44,455,117	6,154,698	6,388,873	1,792,892	332,998	8,932,572
Total United States		154,727,165	18,262,541	19,050,046	5,372,186	1,284,344	37,540,807

* Stock Savings Banks included

UNITED STATES AND THEIR RESOURCES AND LIABILITIES IN THE YEARS
to 1891-'92.*

1872-'73.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
.....	\$85,608	\$50,000	\$27,053	\$1,554	\$6,711	\$290
.....	4,716,374	3,149,950	232,044	24,594	1,060,379	249,407
.....	3,340,153	1,450,000	330,920	29,918	1,214,780	\$14,535
.....	8,142,135	4,649,950	590,017	56,066	2,281,870	564,232
\$84,408	80,076,028	17,285,200	6,120,322	38,142	51,514,763	5,117,601
68,006	36,350,473	9,653,690	3,133,095	63,687	20,935,117	2,564,884
541	4,960,095	1,482,750	477,966	15,415	2,857,635	126,329
783,962	31,679,177	7,187,300	1,402,307	.....	20,761,456	2,328,114
936,917	153,065,773	35,608,940	11,133,690	117,244	96,068,971	10,136,928
.....	7,576,073	1,447,444	312,219	.....	5,816,410	.....
1,409	9,176,673	715,000	71,342	1,404	6,200,547	2,188,380
5,753	920,753	284,500	30,132	.....	386,236	219,885
7,162	17,673,499	2,446,944	413,693	1,404	12,403,193	2,408,265
944,079	178,881,407	42,705,834	12,137,400	174,714	110,754,034	13,109,425

1873-'74.

.....	\$436,690	\$225,000	\$31,100	\$3,633	\$174,759	\$2,198
.....	75,049	50,000	11,013	1,334	9,975	2,727
6,094	5,088,213	3,187,550	300,904	22,033	1,348,000	229,726
16	3,716,694	1,450,000	323,364	29,425	1,525,975	387,930
6,110	9,316,646	4,912,550	666,381	56,425	3,058,709	622,581
90,639	75,653,296	16,635,200	6,313,855	37,939	44,608,146	8,058,156
146,567	35,445,935	9,671,090	3,438,355	40,834	17,817,032	4,478,624
22,917	5,782,067	1,741,370	242,836	14,076	3,562,184	221,601
471,870	34,964,177	8,370,168	1,876,214	329	23,395,439	1,322,027
15,198	774,321	73,480	4,146	.....	688,338	8,357
747,191	619,796	36,491,308	11,875,406	93,178	90,071,139	14,088,765
122,959	7,119,757	2,407,316	372,064	.....	4,191,798	148,579
231,128	31,944,857	8,156,650	1,525,757	2,425	20,912,319	1,347,706
.....	10,946,516	2,339,618	.....	.....	8,606,898	.....
.....	8,424,183	1,932,735	390,026	.....	6,101,422	.....
1,270	10,133,860	862,688	62,660	1,404	6,618,780	2,588,328
26,571	3,879,032	1,015,956	219,909	.....	2,555,412	87,755
13,153	1,379,882	560,000	77,641	.....	708,941	33,300
16,617	1,637,559	626,711	116,068	.....	870,965	23,815
288,739	68,345,889	15,494,358	2,392,061	3,829	46,374,737	4,080,904
1,164,999	237,402,088	59,305,532	15,305,912	153,432	143,696,383	18,940,829

for the years 1872-'73 to 1885-'86.

292 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN
1874-75.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
Maine	3	\$292,596	\$700	\$46,474	\$4,000	-----	\$24,597
New Hampshire	1	57,763	8,875	9,237	1,995	-----	39
Vermont	5	1,524,978	259,360	42,508	500	9	58,883
Rhode Island	15	4,651,634	123,327	184,709	40,194	5,675	216,456
Connecticut	4	2,632,372	280,719	708,844	92,400	3,312	69,530
Total Eastern States..	28	9,159,343	672,981	991,772	139,089	8,996	369,505
New York	56	26,378,881	2,481,225	4,335,206	562,399	202,510	1,522,812
New York City	27	44,016,223	2,300,037	3,985,663	1,616,019	542,829	18,788,431
New Jersey	16	4,081,525	970,179	785,147	179,981	16,033	418,040
Pennsylvania	121	25,539,024	6,392,600	3,241,541	2,242,510	340,228	2,412,874
Delaware	2	454,745	7,350	84,746	26,501	5,767	28,341
Maryland	17	6,339,414	979,210	405,459	604,018	29,209	871,388
District of Columbia ..	5	656,575	252,357	31,038	146,083	17,412	97,202
Total Middle States ..	244	107,466,387	13,382,958	12,868,800	5,377,511	1,153,988	24,139,088
Virginia	19	3,997,227	710,084	249,200	51,061	42,611	293,401
West Virginia	10	2,164,247	100,450	266,253	71,902	8,288	166,227
Louisiana	5	4,449,312	1,796,961	1,365,582	1,005,314	-----	2,514,113
Texas	5	422,106	60,248	108,627	52,296	3,201	152,826
Arkansas	1	72,112	-----	16,055	-----	1,757	39,948
Total Southern States..	40	11,155,004	2,667,743	2,005,717	1,180,573	55,857	3,166,515
Ohio	105	21,356,648	2,706,668	-----	502,676	-----	3,839,645
Indiana	9	1,121,123	167,837	83,381	9,467	9,774	112,860
Illinois	9	6,989,536	2,184,225	-----	1,079,879	-----	1,890,804
Michigan	26	6,876,106	939,147	943,136	182,977	44,896	1,017,445
Wisconsin	23	3,109,591	1,153,228	1,737,761	128,097	10,471	851,040
Iowa	40	4,152,474	40,150	918,875	270,241	10,156	536,760
Minnesota	8	1,154,421	51,819	115,277	24,289	29,506	153,794
Kansas	19	1,145,613	46,178	186,427	110,858	29,423	343,300
Total Western States..	239	48,905,512	7,289,252	3,984,857	2,308,484	134,226	8,745,648
Total United States ..	551	176,786,246	24,012,934	19,851,146	9,005,657	1,353,066	36,420,757

1875-76.

Maine	3	295,026	700	55,085	4,000	-----	29,306
New Hampshire	1	57,258	8,875	12,762	1,854	-----	265
Vermont	5	1,297,625	330,950	26,570	500	-----	56,628
Rhode Island	15	4,519,062	121,931	199,929	40,794	3,542	201,407
Connecticut	4	2,508,371	336,768	790,460	97,821	5,197	179,319
Total Eastern States..	28	8,677,342	799,224	1,084,806	144,969	8,739	466,925
New York	56	24,811,897	3,081,086	3,333,591	621,234	200,601	1,486,130
New York City	28	38,344,382	4,137,437	3,550,522	1,625,480	287,118	19,188,976
New Jersey	11	3,162,585	247,682	946,614	196,678	22,247	305,371
Pennsylvania	122	23,785,485	3,020,763	2,949,062	1,562,012	410,255	2,484,276
Maryland	13	5,292,178	1,028,642	390,221	602,631	22,803	1,058,069
District of Columbia ..	5	626,676	427,194	45,453	221,564	24,691	126,215
Total Middle States ..	235	96,023,203	11,942,804	11,215,463	4,829,599	967,715	24,649,037
Virginia	19	3,239,140	958,891	245,888	75,023	53,679	271,503
West Virginia	10	2,164,247	100,450	266,255	71,902	8,288	166,227
South Carolina	6	996,088	319,484	81,130	132,970	26,008	120,377
Georgia	8	1,000,138	28,620	39,632	76,730	17,056	96,626
Louisiana	6	5,195,358	1,235,277	1,025,733	712,444	-----	2,716,994
Texas	9	939,494	89,341	247,109	126,052	30,063	347,839
Arkansas	1	108,724	-----	75,980	-----	-----	76,015
Kentucky	38	13,184,231	680,297	1,686,517	633,310	25,638	1,191,753
Total Southern States..	97	26,827,420	3,412,360	3,668,242	1,828,431	160,732	4,987,334
Missouri	109	22,080,004	2,001,650	2,780,117	892,253	265,149	4,490,484
Ohio	21	2,953,356	168,426	216,258	-----	-----	601,715
Indiana	13	1,464,005	61,054	191,556	17,882	14,931	195,684
Michigan	26	7,113,582	798,849	821,107	220,275	87,663	927,841
Wisconsin	26	6,026,492	823,226	2,159,673	172,580	6,790	1,429,107
Iowa	49	5,441,731	-----	520,348	288,812	-----	491,411
Minnesota	10	1,421,627	135,247	194,707	38,536	27,078	167,540
Kansas	19	1,303,338	90,754	244,535	135,188	20,579	185,501
Total Western States..	273	47,804,135	4,079,206	7,128,301	1,765,526	422,190	8,489,283
Total United States ..	633	179,332,100	20,233,594	23,096,812	8,568,525	1,559,376	38,592,578

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1874-75.

RESOURCES.		LIABILITIES.				
Other re-sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
-----	368,367	225,000	6,500	3,609	106,209	27,049
-----	77,909	50,000	13,325	-----	12,907	1,677
300	1,886,538	252,500	28,678	-----	1,590,038	15,322
7,258	5,229,253	3,210,200	266,106	21,719	1,537,701	193,527
16	3,787,193	1,450,000	333,794	28,831	1,666,185	308,383
7,574	11,349,260	5,187,700	648,403	54,159	4,913,040	545,958
49,471	35,532,504	9,229,890	3,253,863	39,668	18,249,669	4,759,409
58,758	71,407,960	15,585,200	6,250,371	38,227	43,555,339	5,978,823
39,275	6,490,180	1,967,120	275,043	6,564	4,122,212	119,241
223,101	40,391,878	11,022,906	2,140,689	10,565	25,666,376	1,551,342
2,506	609,956	285,200	12,417	-----	252,479	59,860
79,911	9,308,609	3,697,852	589,158	17,619	4,665,211	338,769
37,026	1,237,693	183,600	19,779	-----	1,024,001	10,313
490,048	164,973,780	41,971,768	12,541,325	112,643	97,535,287	12,817,757
388,784	5,732,368	2,197,805	336,642	-----	3,057,798	140,123
21,016	2,798,383	659,611	120,705	-----	1,946,715	71,352
47,981	11,229,263	3,792,300	328,808	9,447	6,149,202	949,506
11,072	810,376	306,443	29,151	-----	436,632	38,150
1,982	131,854	50,000	3,142	-----	78,246	466
470,835	20,702,244	7,006,159	818,448	9,447	11,668,593	1,199,597
3,788,041	32,193,678	5,838,492	720,651	-----	21,535,202	4,099,333
24,103	1,528,545	652,000	17,334	-----	751,324	107,887
-----	12,144,444	1,925,000	373,179	-----	9,602,165	244,100
-----	10,003,707	2,182,826	215,673	-----	7,408,055	197,153
-----	9,990,188	1,113,231	-----	1,404	6,909,215	1,066,338
31,050	5,959,706	1,831,285	326,760	-----	3,757,338	44,323
19,562	1,548,668	599,550	30,594	-----	825,101	93,423
77,977	1,939,776	776,969	106,933	-----	966,119	89,755
3,940,733	75,308,712	14,919,353	1,791,124	1,404	51,754,519	6,842,312
4,909,190	272,338,996	69,084,980	15,799,300	177,653	165,871,439	21,405,624

1875-76.

-----	384,117	225,000	32,903	3,555	118,977	3,682
-----	81,014	50,000	12,094	-----	17,173	1,747
9,657	1,721,930	280,000	32,169	-----	1,405,013	4,748
5,032	5,091,697	3,227,850	252,351	20,589	1,303,274	287,633
16	3,917,952	1,450,000	328,980	28,727	1,680,323	429,922
14,705	11,196,710	5,232,850	658,497	52,871	4,524,760	727,732
47,598	33,582,137	9,128,117	3,177,352	38,334	17,312,770	3,925,558
43,592	67,177,507	15,335,200	5,408,744	32,101	39,462,136	6,939,326
37,561	4,918,738	1,620,000	317,731	9,589	2,780,035	191,383
4,278,560	38,490,413	10,876,619	2,214,368	590	21,130,570	4,263,266
96,659	8,491,203	3,457,137	474,764	16,499	4,213,780	329,023
21,727	1,493,520	221,200	30,991	-----	1,213,344	27,985
4,525,697	154,153,518	40,638,273	11,623,950	97,113	86,112,641	15,681,541
110,059	4,954,183	1,855,399	287,171	-----	2,628,297	183,316
21,016	2,798,383	659,610	120,705	-----	1,946,715	71,353
194,596	1,870,653	585,788	174,116	-----	899,903	210,851
17,084	1,275,886	756,700	114,910	-----	320,177	84,099
33,552	10,919,358	3,584,500	266,219	9,217	6,300,854	758,568
36,048	1,815,946	819,208	94,822	-----	800,104	101,812
2,146	262,865	50,000	6,087	-----	205,778	1,000
1,011,402	18,413,148	8,691,016	1,374,492	227,792	7,341,348	778,500
1,425,903	42,310,422	17,002,216	2,438,522	237,009	20,443,176	2,189,499
577,127	33,086,784	8,150,066	1,669,579	-----	22,611,980	655,159
155,583	4,095,338	1,171,480	-----	-----	2,774,049	149,809
38,449	1,983,561	870,850	100,943	-----	1,002,800	8,968
-----	9,969,317	2,228,510	244,287	-----	7,271,488	225,032
-----	10,617,868	1,328,634	-----	1,404	7,098,149	2,189,681
85,148	6,827,450	2,284,755	492,270	-----	3,943,059	107,366
23,643	2,008,378	766,863	128,404	-----	1,047,203	65,908
26,611	2,006,506	751,136	128,711	-----	1,099,353	27,306
906,561	70,595,202	17,552,294	2,764,194	1,404	46,848,081	3,429,229
6,872,866	278,255,852	80,425,633	17,485,163	388,397	157,928,658	22,028,007

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1876-77.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
Maine	2	165,321	700	42,498	4,000	-----	27,026
New Hampshire	1	59,473	8,875	-----	1,854	-----	3,242
Vermont	5	1,211,657	467,755	120,411	1,500	3,863	44,434
Rhode Island	15	4,401,509	148,722	233,744	50,173	8,360	199,250
Connecticut	4	2,407,696	381,858	608,692	117,823	3,392	178,923
Total Eastern States ..	27	8,245,656	1,007,910	1,005,345	175,350	15,615	452,875
New York	55	22,192,431	3,326,126	3,366,006	682,169	199,062	1,407,957
New York City	26	35,839,001	4,645,034	2,782,207	1,592,847	265,989	17,027,109
New Jersey	12	3,009,651	1,021,720	714,315	200,174	29,609	277,483
Pennsylvania	113	25,457,464	2,795,308	3,080,188	1,595,901	323,039	2,318,311
Maryland	15	5,787,002	1,156,814	532,921	662,211	14,381	972,028
District of Columbia	2	286,199	364,487	12,038	74,973	2,683	42,240
Total Middle States ..	223	92,571,748	13,309,489	10,487,675	4,808,175	834,823	22,045,128
South Carolina	4	910,617	105,026	31,695	137,251	6,443	59,635
Kentucky	54	19,319,718	1,378,470	1,915,246	765,060	20,233	2,024,560
Total Southern States ..	58	20,230,335	1,483,496	1,946,941	902,311	26,676	2,084,195
Ohio	44	5,689,786	407,616	554,614	253,144	74,781	510,986
Indiana	13	1,446,219	26,878	294,955	23,712	18,837	218,291
Michigan	30	7,208,058	743,693	888,439	265,063	59,313	1,142,813
Wisconsin	26	5,780,814	1,396,762	2,013,632	177,565	9,444	944,754
Iowa	51	5,208,011	303,462	601,489	311,691	99,048	493,727
Minnesota	13	1,510,554	124,947	269,248	51,998	27,673	245,869
Kansas	26	1,509,568	187,977	348,544	158,951	45,206	297,489
Total Western States ..	203	28,353,040	3,191,335	4,970,021	1,242,124	334,302	3,853,929
Total Pacific States— California	81	117,701,100	5,146,700	6,790,900	5,481,200	-----	18,115,700
Total United States ..	592	267,101,879	24,138,930	25,201,782	12,609,160	1,211,416	46,551,827

1877-78.

Maine	1	\$84,385	-----	\$22,508	-----	-----	\$11,337
New Hampshire	1	67,458	\$14,992	-----	\$1,854	-----	1,619
Vermont	5	1,269,729	354,746	42,997	5,872	-----	15,092
Rhode Island	4	1,031,790	266,478	192,162	116,397	\$4,803	207,127
Connecticut	4	1,915,343	498,573	601,890	137,489	-----	148,739
Total Eastern States ..	26	7,368,705	1,134,789	859,557	261,612	4,803	383,914
New York	52	20,259,964	4,154,646	3,028,782	769,330	155,548	1,363,540
New York City	23	31,468,634	4,659,126	2,756,207	1,487,755	154,370	16,249,266
New Jersey	10	2,440,405	361,447	589,210	231,451	11,568	187,718
Pennsylvania	106	22,335,156	2,151,441	2,851,979	1,885,484	273,304	2,024,244
Maryland	14	4,496,820	865,244	347,834	671,195	41,018	706,363
Total Middle States ..	205	81,000,979	12,191,904	9,574,012	5,045,215	635,808	20,531,130
Louisiana	10	7,048,335	1,499,769	558,050	808,668	32,210	2,228,270
Kentucky	51	15,846,483	1,787,461	2,140,699	885,962	12,978	1,579,347
Total Southern States ..	61	22,894,818	3,287,230	2,698,749	1,644,630	45,188	3,807,617
Ohio	36	4,179,308	339,917	415,960	258,713	86,501	539,883
Michigan	26	6,912,879	93,399	968,506	325,674	64,392	1,010,172
Wisconsin	28	5,354,473	1,441,238	2,235,504	223,220	20,319	986,678
Minnesota	14	2,547,765	76,957	322,941	108,820	37,076	282,915
Kansas	23	1,160,775	33,645	213,339	188,682	20,639	256,510
Total Western States ..	127	20,155,200	1,985,156	4,156,250	1,105,109	228,927	3,076,158
Total Pacific States— California	56	38,291,684	2,950,088	7,818,581	3,035,552	-----	11,044,076
Total United States ...	475	169,711,386	21,549,167	25,107,149	11,092,118	914,726	38,842,895

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1876-77.

RESOURCES.		LIABILITIES.				
Other re-sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
-----	\$239,545	\$125,000	\$31,687	\$3,512	\$72,290	\$7,056
-----	73,444	50,000	13,887	1,170	2,996	5,391
\$35,628	1,885,248	332,500	37,106	-----	1,505,897	9,745
15,210	5,056,968	3,237,850	237,550	16,515	1,358,993	216,060
-----	3,698,384	1,450,000	295,080	28,661	1,422,612	502,031
50,838	10,953,589	5,185,350	615,310	49,858	4,362,788	740,283
37,539	31,211,190	9,043,900	2,757,290	29,015	16,214,295	3,166,690
22,017	62,174,204	13,685,200	4,945,310	26,043	37,788,423	5,729,228
50,488	5,312,500	1,464,250	153,287	-----	3,573,660	121,303
2,623,538	38,193,749	10,104,869	2,336,963	500	23,638,355	2,113,062
58,881	9,184,238	3,668,475	510,089	9,197	4,447,021	519,456
13,084	795,704	65,980	17,131	-----	712,593	-----
2,814,547	146,871,585	38,032,674	10,750,070	64,755	86,374,347	11,649,739
17,082	1,267,749	483,300	84,568	2,670	569,124	128,087
651,041	26,074,328	12,037,493	1,893,447	268,975	10,825,141	1,049,272
668,123	27,342,077	12,520,793	1,978,015	271,645	11,394,265	1,177,359
126,324	7,617,251	2,259,819	321,545	-----	4,671,582	364,305
60,132	2,089,054	876,100	125,439	-----	1,057,058	30,457
-----	10,307,379	2,396,000	286,222	-----	7,409,673	215,484
-----	10,322,971	1,288,231	-----	1,403	6,662,974	2,370,363
73,369	7,090,797	2,416,153	575,493	-----	3,983,395	115,756
34,815	2,265,104	770,579	122,142	-----	1,346,896	25,487
134,562	2,682,297	947,016	170,385	-----	1,476,560	88,336
429,202	42,374,853	10,953,898	1,601,226	1,403	26,608,138	3,210,188
2,480,000	155,715,600	44,256,800	9,004,800	-----	97,915,000	4,539,000
6,442,710	383,257,704	110,949,515	23,949,421	387,661	226,054,538	21,316,569

1877-78.

-----	\$118,230	\$75,000	\$11,016	\$1,594	\$25,859	\$4,761
-----	85,923	50,000	14,194	1,130	10,778	9,821
\$22,769	1,711,205	342,500	44,063	-----	1,306,760	17,882
4,861	4,823,618	3,227,850	242,631	16,466	1,138,598	198,073
14,581	3,316,015	1,450,000	188,029	28,271	1,293,330	356,985
42,211	10,055,591	5,145,350	499,933	47,461	3,775,325	587,522
97,912	29,829,722	8,293,000	2,688,448	26,289	16,121,675	2,700,310
50,590	56,825,948	12,275,200	4,541,804	25,282	34,418,946	5,564,716
46,534	3,868,333	1,350,300	140,327	3,293	2,226,416	147,997
741,263	32,262,871	9,187,882	1,973,129	493	19,477,173	1,624,194
108,150	7,236,623	3,429,433	379,574	8,692	3,232,563	186,361
1,044,449	130,023,497	34,535,815	9,723,282	64,049	75,476,773	10,223,578
191,768	12,367,070	4,353,055	247,961	8,762	6,082,800	1,674,492
284,270	22,487,200	10,968,668	1,527,639	266,623	8,823,277	900,993
476,038	34,854,270	15,321,723	1,775,600	275,385	14,906,077	2,575,485
103,040	5,923,322	1,921,725	332,664	-----	3,203,185	465,748
-----	9,375,022	1,907,500	450,245	-----	6,860,722	156,555
8,322	10,269,754	1,420,281	72,657	1,403	6,977,550	1,797,863
41,261	3,417,735	1,091,450	166,239	-----	2,008,398	151,648
54,863	1,928,453	669,313	99,724	-----	1,071,079	88,337
207,486	30,914,286	7,010,269	1,121,529	1,403	20,120,934	2,660,151
8,924,206	72,064,187	33,180,135	6,556,716	-----	28,485,382	3,841,954
10,694,390	277,911,831	95,193,292	19,677,060	388,298	142,764,491	19,888,690

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1878-79.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire.....	1	\$81,389	\$7,375	.....	\$1,854	.....	\$544
Vermont.....	5	1,089,645	534,272	\$66,442	16,149	\$3,676	22,360
Rhode Island.....	14	3,378,073	532,210	261,862	137,256	3,519	134,364
Connecticut.....	4	1,720,190	458,021	537,068	133,472	5,499	158,889
Total Eastern States..	24	6,260,297	1,531,878	865,972	288,731	12,694	316,157
New York.....	49	18,489,447	3,700,988	4,333,660	799,421	95,264	1,434,367
New York City.....	22	35,047,896	4,267,884	2,882,653	1,609,786	122,623	13,581,690
New Jersey.....	10	2,427,366	421,582	358,613	233,603	10,065	236,940
Pennsylvania.....	88	15,497,104	2,504,985	2,056,210	1,983,326	187,071	991,271
Maryland.....	13	4,537,954	1,173,951	366,786	697,789	15,617	669,555
Total Middle States..	182	75,999,767	12,069,390	9,997,922	5,323,925	430,640	16,913,823
Louisiana.....	10	6,428,731	1,865,004	1,161,636	738,808	35,930	2,288,511
Texas.....	5	664,972	28,056	178,591	148,128	19,096	212,577
Kentucky.....	49	14,376,789	2,339,805	2,235,928	739,126	12,978	1,878,878
Total Southern States..	64	21,470,492	4,232,865	3,576,155	1,626,062	68,004	4,379,966
Missouri.....	107	19,584,516	4,300,290	.....	1,516,817	.....	12,196,659
Ohio.....	33	4,077,607	359,688	459,225	261,142	49,741	522,525
Indiana.....	18	2,050,183	120,074	397,178	131,041	33,779	357,920
Michigan.....	29	8,141,990	137,860	1,099,042	392,871	43,197	1,111,282
Wisconsin.....	29	6,739,785	1,210,033	2,385,709	207,003	32,552	1,007,199
Iowa.....	53	5,450,117	452,434	891,992	318,175	114,903	642,518
Minnesota.....	17	1,593,145	128,009	199,799	94,470	15,495	255,694
Total Western States..	286	47,637,343	6,708,388	5,432,945	2,921,519	289,667	16,093,797
Total Pacific States— California.....	60	40,514,494	5,112,706	2,296,073	4,104,598	.....	10,132,310
Total United States..	616	191,891,393	29,655,227	22,169,067	14,264,835	801,005	47,836,053

1879-80.

New Hampshire.....	1	\$65,222	\$12,394	\$16,364	\$1,854	\$87	\$543
Vermont.....	5	1,308,626	688,555	82,783	21,205	.....	38,747
Rhode Island.....	14	3,148,821	284,095	310,854	140,308	4,399	179,454
Connecticut.....	4	1,745,181	503,201	651,011	128,853	5,416	158,662
Total Eastern States..	24	6,267,850	1,488,245	1,061,012	292,220	9,902	377,406
New York.....	46	23,260,354	2,756,003	4,618,655	792,592	91,906	1,792,843
New York City.....	20	42,924,634	1,040,853	3,096,084	1,442,140	124,771	17,497,740
New Jersey.....	8	2,115,905	466,567	447,332	239,504	3,714	230,552
Pennsylvania.....	88	15,651,031	2,453,818	2,994,600	2,181,496	221,203	1,577,897
Maryland.....	10	3,510,372	480,261	444,369	490,573	20,658	594,027
Total Middle States..	172	87,462,296	7,197,502	11,601,040	5,196,305	462,252	21,693,059
Louisiana.....	10	6,108,888	2,653,140	1,435,795	745,141	52,393	2,657,670
Texas.....	5	845,139	29,820	175,879	148,556	22,085	264,620
Kentucky.....	55	16,832,978	2,049,176	3,542,340	848,273	13,852	1,809,289
Total Southern States..	70	23,787,005	4,732,136	5,154,014	1,741,970	87,830	4,731,579
Missouri.....	108	24,617,182	3,820,264	.....	1,278,420	.....	20,258,634
Ohio.....	32	4,689,784	297,797	663,706	275,225	54,277	654,893
Indiana.....	20	1,903,829	103,541	691,081	161,304	22,733	377,461
Michigan.....	26	9,586,400	84,671	1,590,575	444,004	46,942	1,365,196
Wisconsin.....	30	8,670,796	1,250,723	2,858,846	180,771	37,622	1,350,829
Iowa.....	59	6,328,568	518,719	1,438,468	386,857	117,650	1,118,812
Minnesota.....	21	4,724,776	70,931	482,529	184,297	39,488	493,362
Total Western States..	296	60,521,335	6,146,646	7,725,205	2,910,878	318,712	25,619,187
Total Pacific States— California.....	58	29,311,251	4,695,120	10,639,164	4,086,554	.....	13,785,015
Total United States..	620	207,349,737	24,259,649	36,180,435	14,227,927	878,696	66,206,246

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1878-'79.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
	\$91,162	\$50,000		\$1,130	\$22,258	\$17,774
\$5,216	1,737,760	350,000	\$52,988		1,325,642	9,130
3,786	4,451,070	3,067,850	246,011	14,635	906,353	216,221
71,449	3,085,188	1,450,000	196,310	19,532	1,107,202	312,144
80,451	9,365,180	4,917,850	495,309	35,297	3,361,455	555,269
142,936	28,996,083	7,493,000	2,534,024	19,286	16,756,571	2,193,202
71,258	57,583,790	11,825,200	4,697,207	18,092	35,431,880	5,611,411
92,441	3,780,610	1,353,350	132,136	3,214	2,170,405	121,505
781,308	24,001,275	8,195,765	1,486,389	62,928	13,427,531	828,662
28,322	7,489,974	3,377,255	307,924	6,789	3,282,932	455,074
1,116,265	121,851,732	32,244,570	9,217,680	110,309	71,069,319	9,209,854
304,426	12,823,046	4,458,198	142,746	8,747	6,393,341	1,820,014
14,618	1,266,038	630,000	50,997		570,225	14,816
286,970	21,870,474	9,905,516	1,456,077	233,786	9,309,613	965,482
606,014	35,959,558	14,993,714	1,649,820	242,533	16,273,179	2,800,312
1,280,662	38,878,944	9,254,016	2,547,084		23,895,780	3,182,064
87,624	5,817,552	1,844,292	280,432		3,445,055	247,773
818	3,090,993	1,228,600	186,696		1,623,200	52,497
	10,926,242	2,024,400	536,670		8,191,406	173,766
1,403	11,583,684	1,476,131	150,851	1,403	7,618,777	2,336,522
74,674	7,944,813	2,321,605	478,960		4,900,721	243,527
30,080	2,816,692	607,180	124,949		1,487,378	97,185
1,475,261	80,558,920	18,756,224	4,305,642	1,403	51,162,317	6,333,334
5,943,769	68,103,950	33,212,513	6,665,344		25,091,959	3,134,134
9,221,760	315,839,340	104,124,871	22,333,795	389,542	166,958,229	22,032,903

1879-'80.

	\$96,464	\$50,000	\$15,622	\$1,130	\$29,247	\$465
\$20,475	2,160,391	350,000	66,412		1,728,844	15,135
5,917	4,073,818	2,574,385	243,720	12,672	1,156,621	86,450
11,908	3,204,232	1,550,000	189,580	19,506	1,256,679	383,467
38,300	9,534,935	4,324,385	515,384	33,308	4,171,391	490,517
229,523	33,541,876	7,293,000	2,837,938	19,246	20,333,897	3,147,795
53,622	66,179,844	11,500,200	5,214,745	18,001	41,378,151	8,068,747
42,384	3,595,958	1,115,707	128,083		2,239,082	113,086
1,286,266	26,366,311	8,115,943	1,584,522		16,073,115	592,731
9,709	5,549,969	2,051,332	289,334	503	3,111,342	97,458
1,621,504	135,233,958	29,986,182	10,054,622	37,750	83,135,587	12,019,817
343,631	13,996,658	4,458,198	161,208	8,712	7,086,841	2,281,699
10,000	1,496,099	630,000	64,796		759,105	42,198
99,136	25,194,544	10,790,899	1,518,525	203,315	11,547,565	1,134,240
452,767	40,687,301	15,879,097	1,744,529	212,027	19,393,511	3,458,137
446,712	50,421,212	5,602,912	2,628,206		33,667,945	5,522,149
100,170	6,735,852	1,707,645	304,243		4,403,425	320,539
40,927	3,300,876	1,106,500	178,034		1,984,478	31,864
	13,117,788	2,023,750	528,890		10,359,500	205,648
223	14,349,810	1,404,431	333,135	223	9,830,008	2,782,013
96,519	10,005,593	2,494,510	486,565		6,810,836	213,682
48,324	6,043,707	2,013,650	255,179		3,436,472	338,406
732,875	103,974,838	19,353,398	4,714,252	223	70,492,664	9,414,301
2,956,350	65,473,454	21,273,513	8,509,374		31,558,458	4,132,109
5,801,796	354,904,486	90,816,575	25,538,111	283,308	208,751,611	29,514,881

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1880-'81.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire	1	\$78,098	\$7,275	-----	\$6,654	-----	\$1,416
Vermont	6	1,537,951	776,080	\$136,722	26,266	-----	20,353
Rhode Island	14	3,215,520	309,792	256,327	132,926	\$3,613	197,453
Connecticut	4	2,243,310	237,034	740,202	128,812	5,376	170,510
Total Eastern States..	25	7,074,879	1,330,181	1,133,251	294,658	8,989	389,732
New York	49	30,092,505	3,178,199	5,521,882	799,619	175,685	1,839,658
New York City	21	47,705,242	1,149,944	3,035,266	1,235,514	168,133	18,149,084
New Jersey	7	2,682,872	350,125	390,334	226,623	3,928	147,741
Pennsylvania	82	16,224,428	3,391,629	3,920,191	2,219,645	181,237	2,329,101
Maryland	8	3,766,469	441,574	449,388	433,780	12,590	443,031
Total Middle States...	167	100,471,516	8,511,471	13,317,061	4,915,181	541,573	22,908,615
South Carolina	2	457,633	452,145	8,986	42,468	5,240	35,517
Georgia	21	5,889,301	3,709,888	1,021,687	366,751	60,598	1,234,323
Louisiana	10	6,108,888	2,653,140	1,435,795	745,141	52,393	2,657,670
Texas	5	955,370	13,857	308,072	131,160	18,929	319,020
Kentucky	61	19,501,474	1,994,053	3,435,950	936,748	16,624	2,295,268
Total Southern States.	99	32,912,666	8,823,083	6,210,499	2,222,268	153,784	6,541,798
Missouri	120	33,071,347	6,893,511	9,443,298	1,320,440	-----	12,662,946
Ohio	29	5,140,746	461,169	733,452	274,329	41,102	757,294
Indiana	19	2,059,332	77,749	515,354	152,487	17,144	326,923
Michigan	29	10,605,391	1,869,481	1,740,991	461,146	27,045	1,513,712
Wisconsin	31	11,843,795	1,236,101	3,047,722	183,126	30,659	1,373,526
Iowa	53	8,875,924	692,725	1,693,719	385,000	103,286	1,012,624
Minnesota	24	7,584,010	215,557	1,002,593	200,723	41,745	994,827
Total Western States.	305	79,180,545	11,446,293	18,177,129	2,977,251	260,981	18,641,852
Total Pacific States— California	56	32,515,124	6,842,327	7,819,388	3,504,880	-----	9,286,819
Total United States...	652	252,154,730	36,953,355	46,657,328	13,914,238	965,327	57,768,816

1881-'82.

New Hampshire	1	\$72,360	\$7,275	\$928	\$10,154	-----	\$12,095
Vermont	6	2,006,174	1,030,602	111,636	24,023	-----	42,843
Rhode Island	13	3,023,217	231,816	314,594	139,587	\$2,096	160,096
Connecticut	4	2,316,247	118,675	850,655	144,055	-----	228,848
Total Eastern States..	24	7,427,998	1,388,368	1,277,811	317,819	2,096	443,882
New York	53	33,307,722	2,660,109	4,977,814	764,265	138,172	2,205,929
New York City	21	49,717,883	800,994	3,884,598	1,216,388	185,632	22,347,289
New Jersey	6	2,636,503	753,209	388,294	151,223	13,104	141,215
Pennsylvania	81	18,968,668	4,736,826	2,279,317	2,06,195	209,272	2,683,824
Maryland	10	3,940,311	489,583	410,023	425,783	16,266	456,420
Total Middle States ..	171	108,571,087	9,440,721	13,940,046	4,663,854	562,446	27,834,671
South Carolina	4	1,131,999	588,120	120,370	81,763	21,921	146,525
Georgia	18	6,085,251	494,117	716,590	260,044	35,615	956,420
Louisiana	4	6,411,156	285,091	488,011	316,451	17,818	2,288,189
Texas	6	1,164,267	10,082	400,474	68,152	23,280	489,120
Kentucky	60	20,586,505	1,508,212	3,063,837	933,325	19,289	2,233,371
Total Southern States.	92	35,379,178	2,885,622	4,798,282	1,659,735	117,923	6,113,625
Missouri	134	36,737,684	4,681,170	8,637,800	1,363,892	-----	8,554,330
Ohio	27	5,090,123	393,678	704,917	291,551	50,376	695,985
Indiana	17	2,071,240	80,761	591,184	144,365	15,012	388,264
Michigan	28	12,216,916	1,757,477	2,169,256	377,580	66,498	1,853,949
Wisconsin	34	13,554,720	1,240,855	3,298,498	194,106	22,898	1,707,899
Iowa	57	10,138,290	577,208	1,316,804	336,041	111,071	1,158,097
Minnesota	27	8,212,357	258,232	1,381,376	153,035	51,624	1,050,677
Total Western States.	324	88,011,330	8,989,381	18,099,835	2,860,570	317,479	15,409,201
Total Pacific States Cal- ifornia	61	34,326,993	5,815,607	11,803,209	3,535,961	-----	10,532,859
Total United States...	672	273,715,586	28,519,699	49,919,183	13,037,939	999,944	60,334,244

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1880-'81.

RESOURCES.		LIABILITIES.				
Other re- sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liab- ilities.
-----	\$93,443	\$50,000	\$16,838	\$1,130	\$14,872	\$10,603
\$79,174	2,576,546	450,000	62,771	-----	2,052,878	10,897
13,401	4,129,032	2,568,885	212,538	11,620	1,225,816	110,173
8,124	3,533,368	1,350,000	205,135	19,494	1,520,191	438,548
100,699	10,332,389	4,418,885	497,282	32,244	4,813,757	570,221
196,363	41,803,911	7,603,000	3,178,237	16,009	27,003,064	4,003,601
80,818	71,524,001	11,387,700	5,744,527	17,611	48,627,455	5,746,708
31,662	3,833,285	999,607	134,284	-----	2,588,921	110,473
832,764	29,098,995	7,458,579	1,555,152	-----	18,524,039	1,561,225
7,607	5,554,439	1,808,340	320,443	471	3,243,688	181,497
1,149,214	151,814,631	29,257,226	10,932,643	34,091	99,987,167	11,603,504
2,813	1,004,802	140,000	34,660	-----	811,951	18,191
1,076,794	13,359,342	2,534,775	661,833	-----	4,634,538	5,528,196
343,631	13,996,658	4,458,198	161,208	8,712	7,086,841	2,281,699
18,395	1,764,803	625,000	92,263	-----	1,021,175	26,365
395,331	28,575,457	10,943,027	1,795,999	199,671	14,448,066	1,188,694
1,836,964	58,701,062	18,701,000	2,745,963	208,383	28,002,571	9,043,145
298,905	63,690,447	8,868,870	3,304,026	-----	46,081,170	5,436,381
80,026	7,488,118	1,731,800	305,676	-----	5,088,136	362,506
50,057	3,199,046	1,068,940	178,325	-----	1,947,030	4,751
-----	16,217,766	2,179,285	613,167	-----	13,229,168	196,146
223	17,715,152	1,524,431	259,558	223	12,486,840	3,444,100
75,694	12,838,972	2,456,755	520,394	-----	9,607,216	194,607
51,717	10,091,172	2,263,650	421,413	-----	7,239,855	166,254
556,622	131,240,673	20,093,731	5,602,559	223	95,739,415	9,804,745
6,898,767	66,867,305	20,451,683	9,141,186	-----	32,819,393	4,455,043
10,542,266	418,956,060	92,922,525	28,919,633	274,941	261,362,303	35,476,658

1881-'82.

-----	\$102,812	\$50,000	\$16,338	\$1,130	\$34,839	\$504
\$164,927	3,380,205	450,000	76,267	-----	2,836,113	17,825
13,288	3,894,694	2,374,035	188,497	9,149	1,167,659	155,354
7,600	3,666,078	1,449,328	207,489	19,396	1,535,491	454,374
185,815	11,043,789	4,323,363	488,591	29,675	5,574,102	628,058
93,456	44,147,467	7,783,000	3,645,114	15,997	27,494,705	5,208,651
123,351	78,276,135	10,987,700	6,007,577	13,701	54,458,551	6,808,606
33,636	4,117,184	1,064,350	171,008	-----	2,771,054	110,772
1,262,839	34,246,941	7,161,740	1,664,684	-----	24,744,837	675,680
2,221	5,740,607	1,837,025	342,133	441	3,307,682	253,326
1,515,503	166,528,334	28,833,815	11,830,516	30,139	112,776,829	13,057,035
-----	2,090,698	470,000	114,415	-----	1,407,298	98,985
191,988	8,740,025	2,834,975	683,707	-----	4,266,057	955,286
2,500	9,809,216	2,213,700	252,469	8,670	6,407,429	926,948
12,052	2,176,427	478,798	180,733	-----	1,434,915	81,981
433,938	28,778,477	10,859,887	1,855,721	217,684	14,531,655	1,313,530
640,478	51,594,843	16,857,360	3,087,045	226,354	28,047,354	3,376,730
4,644,502	64,619,378	10,197,708	4,346,304	-----	44,427,230	5,648,136
60,799	7,287,429	1,374,300	298,401	-----	5,351,661	263,067
84,906	3,375,732	964,800	192,589	-----	2,210,438	7,905
-----	18,441,676	2,022,400	776,323	-----	15,342,629	300,324
233	20,019,209	1,534,431	422,955	223	14,427,801	3,633,799
120,995	13,748,506	2,650,355	695,013	-----	10,172,093	231,045
107,703	11,215,004	2,458,250	545,692	-----	7,901,574	309,488
5,019,138	138,706,934	21,202,244	7,277,277	223	99,833,426	10,393,764
4,945,644	70,960,273	20,591,431	9,367,200	-----	35,543,785	5,457,857
12,306,578	438,834,173	91,808,213	32,050,629	286,391	281,775,496	32,913,444

300 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1882-'83.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire.....	1	\$82,438	\$7,275	\$990	\$5,354	.....	\$1,146
Vermont.....	8	2,426,744	1,114,134	135,847	31,769	.....	63,788
Rhode Island.....	13	2,716,792	175,726	215,508	127,074	\$10,282	121,824
Connecticut.....	6	3,896,341	285,387	933,426	151,079	.....	277,305
Total Eastern States..	28	9,122,315	1,582,522	1,285,771	315,276	10,282	464,063
New York.....	56	33,801,230	2,428,244	6,978,073	727,084	173,237	2,171,650
New York City.....	26	62,552,593	970,780	5,954,590	1,550,330	186,029	42,405,285
New Jersey.....	7	3,201,359	688,951	444,837	131,672	9,946	186,925
Pennsylvania.....	81	23,207,406	5,003,534	3,528,092	2,031,929	190,521	2,330,350
Maryland.....	10	4,414,314	434,030	515,763	413,217	13,098	424,630
Total Middle States..	180	127,176,902	9,525,539	17,421,355	4,854,232	572,831	47,518,840
South Carolina.....	3	998,569	638,023	61,404	64,498	4,176	92,522
Georgia.....	17	5,770,892	1,055,972	504,435	221,646	50,285	844,726
Louisiana.....	4	6,849,715	804,556	725,205	374,698	2,439	2,077,626
Texas.....	6	1,164,267	10,082	409,474	68,152	23,280	489,120
Kentucky.....	65	21,585,777	1,343,175	3,146,684	844,207	22,805	2,204,555
Total Southern States..	95	36,369,220	3,851,808	4,847,202	1,573,201	102,985	5,708,549
Missouri.....	155	45,623,693	4,688,351	10,288,680	1,357,476	.....	9,568,343
Ohio.....	29	5,625,840	485,520	534,395	277,179	45,803	707,314
Indiana.....	17	2,533,943	33,550	357,320	130,530	17,267	339,275
Michigan.....	30	15,218,654	1,052,038	2,789,792	323,699	62,656	1,177,641
Wisconsin.....	35	14,030,143	1,429,799	3,581,868	350,869	24,028	1,755,515
Iowa.....	76	12,738,774	1,232,557	1,522,557	.....	.....	1,620,641
Minnesota.....	34	10,903,119	672,995	1,283,963	275,825	75,593	1,141,107
Total Western States..	376	106,674,166	8,362,253	20,368,575	2,715,578	225,347	15,709,836
Colorado.....	8	1,039,334	.....	138,332	100,789	6,958	314,026
California.....	67	43,369,251	4,048,788	14,648,281	4,033,715	.....	8,109,198
Total Pacific States and Territories.....	75	44,408,585	4,048,788	14,786,613	4,134,504	6,958	8,423,224
Total United States..	754	223,751,188	27,370,910	58,709,516	13,592,791	918,503	77,824,512

1883-'84.

New Hampshire.....	1	\$86,765	\$7,400	\$2,621	\$1,854	.....	\$2,171
Vermont.....	7	1,875,465	1,113,233	97,178	5,590	.....	48,671
Rhode Island.....	10	2,561,270	182,330	218,844	213,229	\$3,149	146,090
Connecticut.....	6	3,713,431	256,454	772,883	143,612	.....	324,240
Total Eastern States..	24	8,236,931	1,559,417	1,091,526	364,285	3,149	521,172
New York.....	58	31,417,902	2,739,435	6,139,482	687,751	118,944	2,914,353
New York City.....	29	60,836,224	2,060,028	5,343,430	2,044,724	263,794	41,668,326
New Jersey.....	7	3,219,279	534,350	541,838	121,168	11,306	233,578
Pennsylvania.....	79	24,793,381	5,558,410	3,478,121	1,997,282	161,652	2,925,151
Maryland.....	10	4,256,105	392,189	481,496	458,573	15,271	618,703
Total Middle States..	183	124,522,891	11,284,412	15,984,367	5,299,498	570,967	48,360,111
South Carolina.....	4	1,735,279	793,286	84,411	95,548	12,566	172,745
Georgia.....	21	7,893,947	6,335,944	600,457	394,813	55,184	1,330,778
Louisiana.....	4	4,738,050	170,199	272,204	516,775	1,647	1,723,140
Texas.....	6	1,748,866	3,680	408,701	71,010	34,909	417,372
Kentucky.....	68	22,626,175	1,281,976	3,065,538	920,071	19,539	2,576,557
Total Southern States..	101	38,742,316	8,585,085	4,481,311	1,998,217	123,845	6,220,592
Missouri.....	178	42,183,045	3,807,996	9,681,662	1,536,049	.....	10,061,080
Ohio.....	29	5,625,840	485,520	534,395	277,179	45,803	707,314
Indiana.....	21	2,622,970	55,650	615,169	157,648	24,439	370,050
Michigan.....	30	15,218,654	1,052,038	2,789,792	323,699	62,656	1,177,641
Wisconsin.....	43	13,934,563	1,474,513	3,271,355	369,749	14,907	2,130,965
Iowa.....	83	13,241,759	.....	1,531,687	621,466	.....	912,487
Minnesota.....	38	12,320,994	315,309	1,450,676	399,548	166,496	1,036,168
Total Western States..	422	105,897,825	7,191,026	19,874,736	3,685,338	314,301	16,395,705
Colorado.....	8	1,039,324	.....	138,332	100,789	6,958	314,026
Montana.....	3	191,602	48,731	43,737	8,076	6,017	29,556
California.....	74	53,681,335	5,121,053	7,272,680	3,602,208	.....	10,542,432
Total Pacific States and Territories.....	85	54,912,271	5,169,784	7,454,749	3,711,073	12,975	10,886,014
Total United States..	815	332,312,234	33,789,724	48,836,689	15,058,411	1,025,237	82,383,594

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1882-'83.

RESOURCES.		LIABILITIES.				
Other re-sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
.....	\$97,203	\$50,000	\$15,640	\$1,130	\$28,683	\$1,750
\$205,071	3,977,353	510,000	86,767	.....	3,363,706	16,880
3,708	3,370,914	1,980,715	169,410	6,393	1,032,877	181,519
.....	5,543,538	1,849,880	328,496	19,375	2,880,940	463,847
208,779	12,989,008	4,390,595	601,313	26,898	7,306,206	663,996
89,683	46,369,201	7,814,000	3,867,690	9,558	30,053,504	4,624,449
532,367	114,151,974	13,912,700	7,271,553	13,683	83,740,371	9,213,667
34,549	4,098,239	1,046,471	309,265	.....	3,157,885	184,618
1,454,567	37,746,399	7,275,006	1,893,477	.....	27,303,795	1,274,121
7,962	6,223,014	1,935,945	400,692	43	3,711,063	175,271
2,119,128	209,188,827	31,984,122	13,742,677	23,284	147,966,618	15,472,126
.....	1,859,192	170,000	82,603	.....	1,553,988	52,601
56,671	8,504,627	2,869,100	804,438	.....	4,296,472	534,617
28,500	10,862,739	2,563,700	386,254	8,607	6,732,239	1,171,939
12,052	2,176,427	478,798	180,733	.....	1,434,915	81,981
274,246	29,421,449	11,027,197	2,130,576	128,966	14,816,240	1,318,470
371,469	52,824,434	17,108,795	3,584,604	137,573	28,833,854	3,159,608
3,081,038	74,607,581	11,068,681	5,127,157	.....	52,805,899	5,605,844
66,096	7,742,147	1,404,300	399,196	.....	5,724,781	213,870
62,202	3,474,087	974,800	228,931	.....	2,243,707	26,649
106,076	20,730,556	2,308,550	879,229	.....	17,335,829	206,948
223	21,182,445	1,649,431	620,861	223	14,647,164	4,264,766
564,395	15,846,367	3,701,793	789,778	.....	11,200,798	153,998
17,228	14,369,830	3,095,300	593,947	.....	10,043,934	636,649
3,897,258	157,953,013	24,202,855	8,639,099	223	114,002,112	11,108,724
41,298	1,640,737	449,500	88,335	.....	1,063,562	39,340
3,331,774	77,541,007	24,318,994	10,394,333	.....	35,823,350	7,004,330
3,373,072	79,181,744	24,768,494	10,482,668	.....	36,886,912	7,043,670
9,969,706	512,137,026	102,454,861	37,050,361	187,978	334,995,702	37,448,124

1883-'84.

.....	\$100,811	\$50,000	\$18,675	\$1,130	\$30,581	\$425
\$81,487	3,221,624	420,000	113,482	.....	2,663,235	24,907
4,755	3,329,667	1,790,529	157,323	5,416	1,219,365	157,034
.....	5,210,620	1,850,000	366,192	19,370	2,496,366	478,692
86,242	11,862,722	4,110,529	655,672	25,916	6,409,547	661,058
123,098	44,140,965	7,803,000	3,973,045	9,558	28,357,202	3,998,160
917,584	113,134,110	14,312,700	7,811,537	54,100	81,109,206	9,846,477
31,242	4,692,761	1,049,350	369,616	.....	3,058,489	215,306
1,456,882	40,370,879	7,398,927	2,131,316	.....	29,825,448	1,015,187
4,071	6,216,408	1,979,245	393,601	255	3,694,419	238,888
2,532,877	208,555,123	32,543,222	14,679,115	63,913	145,954,855	15,314,018
8,862	2,902,697	470,000	157,745	.....	2,092,885	182,067
180,675	16,791,798	3,046,000	1,983,169	.....	457,607	7,005,022
165,338	7,587,353	2,563,700	305,340	8,618	4,109,565	600,130
12,683	2,697,221	643,971	282,443	.....	1,500,763	270,044
253,555	30,743,411	11,210,402	2,357,965	78,884	15,708,276	1,387,884
621,113	60,722,480	17,934,073	5,086,662	87,502	28,169,096	9,445,147
222,701	67,992,533	12,605,043	6,126,254	.....	44,598,887	4,662,349
66,096	7,742,147	1,404,300	399,196	.....	5,724,781	213,870
45,519	4,141,445	1,179,800	294,102	.....	2,654,140	13,463
106,076	20,730,556	2,308,550	879,229	.....	17,335,329	206,948
223	21,196,275	2,203,200	689,205	223	15,411,481	2,892,166
.....	16,307,399	4,324,493	803,476	.....	10,971,563	207,867
34,056	15,723,247	3,625,000	887,567	.....	10,335,632	875,048
474,671	153,833,602	27,650,386	10,079,029	223	107,032,313	9,071,651
41,298	1,640,737	449,500	88,335	.....	1,063,562	39,340
478	328,197	75,000	54,762	.....	179,344	19,091
3,915,197	84,134,905	27,257,641	13,559,261	.....	36,556,952	6,761,051
3,956,973	86,103,839	27,782,141	13,702,358	.....	37,799,858	6,819,482
7,671,876	521,077,766	110,020,351	44,202,836	177,554	325,365,669	40,311,556

302 REPORT OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1884-'85.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire	1	\$82,009	\$12,400	.....	\$1,854	.....	\$469
Vermont	8	1,804,989	927,700	\$261,086	5,190	.....	39,756
Rhode Island	10	2,601,005	182,327	162,338	219,554	\$3,337	146,192
Connecticut	6	3,515,930	298,872	685,991	142,954	.....	304,934
Total Eastern States ..	25	8,003,983	1,421,299	1,109,415	369,552	3,337	491,951
New York	64	32,210,133	2,910,942	8,697,169	685,987	177,035	3,288,604
New York City	28	68,779,052	2,103,288	4,890,908	2,243,427	212,048	40,765,387
New Jersey	9	3,852,494	561,210	461,481	129,021	11,043	279,783
Pennsylvania	81	23,737,720	5,776,446	3,958,064	2,039,437	181,641	2,694,061
Maryland	10	4,412,123	486,773	393,665	430,890	21,977	517,586
Total Middle States ..	192	132,971,522	11,838,659	18,401,287	5,528,762	603,744	47,545,421
Virginia	52	8,146,947	1,157,071	1,241,734	387,658	79,993	1,051,084
South Carolina	5	1,710,779	978,975	123,796	103,741	11,470	237,739
Georgia	21	7,627,512	6,334,586	444,043	348,422	62,990	1,097,227
Florida	1	70,765	12,500	1,236	6,583	.....	22,888
Louisiana	4	4,036,049	998,292	505,434	567,127	3,414	2,772,582
Texas	6	1,748,866	3,680	408,701	71,010	34,909	417,370
Kentucky	69	21,574,512	1,288,885	3,251,720	777,919	14,890	2,442,302
Total Southern States ..	158	44,915,430	10,773,989	5,976,664	2,262,460	207,666	8,041,192
Missouri	187	43,547,936	5,364,070	10,722,815	1,689,606	.....	10,984,442
Ohio	38	6,964,564	852,453	848,093	445,839	48,188	1,070,167
Indiana	27	3,035,906	50,140	443,929	172,888	24,903	431,679
Michigan	44	16,796,625	1,433,225	3,095,640	393,602	53,681	1,442,610
Wisconsin	50	15,510,724	1,782,266	4,271,498	402,405	18,050	2,185,015
Iowa	82	12,924,605	.....	2,417,901	722,233	.....	992,902
Minnesota	34	9,901,183	266,949	2,048,226	450,968	122,734	1,079,605
Kansas	54	4,221,563	35,662	907,187	248,407	38,154	1,157,280
Total Western States ..	516	112,903,106	9,784,765	24,755,289	4,525,949	305,710	19,343,700
Colorado	8	935,287	19,064	371,589	14,000	4,409	260,722
Montana	3	191,602	48,731	43,737	8,076	6,017	29,556
California	73	49,309,588	1,753,158	8,404,424	3,164,513	.....	11,122,925
Total Pacific States and Territories	84	50,436,477	1,820,953	8,819,750	3,186,589	10,426	11,413,203
Total United States ..	975	349,230,518	35,139,665	59,062,405	15,873,312	1,130,883	86,834,867

1885-'86.

New Hampshire	1	\$82,011	\$9,900	\$10,899	\$1,854	.....	\$3,110
Vermont	8	1,931,184	857,972	.....	7,315	.....	216,704
Rhode Island	10	2,411,450	173,054	255,220	210,433	\$2,192	127,545
Connecticut	8	4,317,916	417,924	1,299,166	227,373	.....	439,594
Total Eastern States ..	27	8,742,561	1,458,850	1,565,285	446,975	2,192	786,953
New York	64	39,628,759	2,688,589	6,603,533	806,340	206,455	3,373,475
New York City	28	74,316,454	2,089,770	6,382,548	2,240,051	350,800	48,842,070
New Jersey	10	3,678,175	619,076	778,508	129,641	16,498	272,005
Pennsylvania	79	22,035,365	5,906,740	4,604,145	2,039,408	184,282	2,742,406
Maryland	10	4,419,110	644,811	311,026	452,079	19,259	566,822
Total Middle States ..	191	144,077,863	11,948,986	18,679,760	5,667,519	777,294	55,756,778
Florida	1	78,539	.....	10,592	5,500	.....	28,543
Texas	5	1,038,023	.....	212,797	61,187	21,022	306,290
Kentucky	72	21,944,002	1,110,888	2,102,507	979,406	26,034	3,067,642
Total Southern States ..	78	23,060,564	1,110,888	2,325,896	1,046,093	47,056	3,402,475
Missouri	199	46,635,428	4,112,503	10,167,484	1,730,875	.....	12,749,371
Ohio	35	11,247,394	8,990,663	2,198,389	652,236	62,323	1,007,269
Michigan	19	4,407,566	136,306	805,697	82,125	24,242	614,426
Wisconsin	46	12,524,290	1,392,406	3,783,052	273,352	19,270	1,581,556
Iowa	59	6,405,843	.....	.....	536,947	.....	1,754,739
Minnesota	41	12,483,879	273,242	1,654,639	566,484	57,627	1,544,923
Kansas	68	4,397,468	74,223	708,402	264,234	45,130	1,181,846
Total Western States ..	467	98,101,868	14,979,343	19,317,663	4,106,253	208,592	20,434,130
Colorado	8	1,169,895	.....	331,671	122,311	5,998	432,371
Wyoming	3	419,120	.....	69,620	12,663	6,650	170,830
California	75	56,781,143	2,089,047	7,457,534	3,204,039	.....	10,146,305
Total Pacific States and Territories	86	58,370,158	2,089,047	7,858,825	3,339,013	12,648	10,749,506
Total United States ..	849	332,353,014	31,587,114	49,747,429	14,605,853	1,047,782	91,129,842

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1884-'85.

RESOURCES.		LIABILITIES.				
Other re-sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
-----	\$96,732	\$50,000	\$17,673	\$1,130	\$17,961	\$9,968
\$68,513	3,107,234	455,000	120,520	-----	2,480,946	50,768
3,834	3,318,587	1,785,831	185,544	5,416	1,172,366	169,430
-----	4,948,731	1,850,000	399,322	19,356	2,284,665	395,388
72,347	11,471,284	4,140,831	723,059	25,902	5,955,938	625,554
91,958	48,061,828	8,163,000	4,143,463	5,470	31,278,723	4,471,172
631,561	119,605,671	14,187,700	7,462,312	2,605	85,495,215	12,457,839
32,800	5,327,832	1,299,350	521,461	-----	3,409,800	97,221
1,327,467	39,714,836	8,050,205	2,366,023	-----	28,161,754	1,136,849
31,371	6,294,385	2,006,805	422,628	233	3,651,156	213,563
2,115,157	219,004,552	33,707,060	14,915,892	8,308	151,996,648	18,376,644
98,870	12,163,357	2,881,439	790,382	-----	7,846,492	645,044
1,246	3,167,746	500,000	168,231	-----	2,341,354	158,161
266,834	16,181,615	7,921,950	1,274,890	-----	5,271,547	1,713,228
3,882	117,853	50,000	3,611	-----	48,568	15,674
238,110	9,121,008	2,582,200	344,548	8,617	5,816,536	369,107
12,683	2,697,221	643,971	282,443	-----	1,500,763	270,044
444,249	29,794,475	11,369,391	2,444,534	55,302	14,548,675	1,376,573
1,065,874	73,243,275	25,948,951	5,308,639	63,919	37,373,935	4,547,831
236,015	72,544,885	13,011,423	6,419,827	-----	46,859,759	6,253,876
98,742	10,328,046	2,537,000	502,094	-----	6,880,201	408,751
42,164	4,201,609	1,494,200	351,223	-----	2,360,961	40,225
94,694	23,310,077	3,449,170	1,131,183	-----	18,357,108	327,616
-----	24,169,958	2,462,200	782,175	-----	16,026,614	4,898,969
-----	17,057,641	6,366,043	996,435	-----	11,524,620	170,543
2,707	13,872,372	3,854,500	859,039	-----	8,310,120	848,713
128,419	6,736,672	2,149,221	405,004	-----	4,035,429	147,018
602,741	172,221,260	33,323,757	11,446,980	-----	114,354,812	13,095,711
103,773	1,708,844	390,000	144,004	-----	1,160,451	14,389
478	328,197	75,000	54,762	-----	179,344	19,091
1,830,741	75,585,349	27,672,641	9,650,975	-----	33,286,788	4,974,945
1,934,992	77,622,390	28,137,641	9,849,741	-----	34,626,583	5,008,425
5,791,111	553,562,761	125,258,240	42,244,311	98,129	344,307,916	41,654,165

1885-'86.

-----	\$107,774	\$50,000	\$16,360	\$1,130	\$38,350	\$1,925
\$56,698	3,069,873	394,000	6,000	-----	2,530,288	139,585
8,397	3,188,291	1,766,685	156,947	3,148	1,096,150	165,361
-----	6,701,973	2,500,000	417,657	19,286	3,318,233	446,797
65,095	13,067,911	4,710,685	596,964	23,564	6,983,030	753,668
105,295	53,412,446	8,238,900	4,755,810	5,470	35,266,674	5,145,592
302,241	134,523,934	13,862,700	6,278,994	2,605	102,745,856	11,633,779
29,442	5,523,345	1,310,220	563,653	-----	3,460,398	189,074
855,405	38,367,751	7,940,323	2,421,479	-----	26,504,532	1,441,417
97,146	6,470,253	2,006,855	462,568	111	3,738,950	261,769
1,389,529	238,297,729	33,358,998	14,482,504	8,186	171,776,410	18,671,631
16,260	139,434	50,000	3,024	-----	81,360	5,050
77,943	1,717,262	563,494	128,955	-----	891,149	133,664
2,154,035	31,384,514	11,899,877	1,121,904	71,457	15,441,334	2,849,942
2,248,238	33,241,210	12,513,371	1,253,883	71,457	16,413,843	2,988,656
264,991	75,660,652	12,588,573	6,780,553	-----	48,436,594	7,854,932
122,826	24,281,100	2,221,890	1,752,504	-----	19,956,777	349,029
51,663	6,122,025	1,302,350	382,336	-----	4,201,838	235,501
332,445	19,906,371	2,217,200	718,533	223	16,427,684	542,731
-----	8,697,529	3,168,343	626,733	-----	4,728,241	174,212
431	16,581,225	4,363,600	835,600	-----	10,416,217	965,588
77,748	6,749,051	2,338,648	371,242	-----	3,683,160	356,001
850,104	157,997,953	28,200,604	11,467,721	223	107,850,511	10,478,894
-----	2,062,246	449,400	124,542	-----	1,481,492	6,812
805	679,688	123,000	-----	-----	540,323	16,365
3,671,115	83,349,183	30,255,538	9,983,654	-----	37,837,158	5,272,833
3,671,920	86,091,117	30,827,938	10,108,196	-----	39,858,973	5,296,010
8,224,886	528,695,920	109,611,696	37,909,268	103,430	342,882,767	38,188,859

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1886-'87.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire.....	1	\$87, 028	\$9, 900	-----	\$1, 854	-----	\$7, 009
Rhode Island.....	10	2, 685, 176	131, 559	\$139, 968	225, 005	\$3, 233	142, 778
Connecticut.....	8	4, 546, 467	531, 636	937, 685	232, 127	-----	552, 445
Total Eastern States..	19	7, 318, 671	673, 395	1, 077, 653	458, 986	3, 233	702, 232
New York.....	71	44, 129, 471	2, 438, 777	5, 510, 298	794, 695	180, 941	3, 143, 132
New York City.....	31	80, 720, 180	1, 867, 945	6, 389, 106	2, 214, 526	381, 881	53, 616, 559
New Jersey.....	8	3, 340, 397	519, 195	526, 576	123, 719	12, 532	295, 849
Pennsylvania.....	80	24, 079, 175	5, 812, 003	4, 517, 022	2, 929, 561	196, 660	2, 783, 798
Delaware.....	2	845, 887	2, 506	91, 847	25, 828	448	39, 194
Maryland.....	8	4, 504, 221	605, 869	357, 695	434, 168	12, 105	522, 450
Total Middle States ..	200	157, 619, 331	11, 246, 295	17, 392, 544	6, 522, 497	784, 567	60, 400 991
Virginia.....	39	5, 945, 993	1, 055, 276	894, 581	149, 460	52, 670	582, 058
West Virginia.....	14	3, 253, 762	218, 635	368, 681	156, 888	9, 957	291, 786
North Carolina.....	11	1, 721, 211	101, 450	196, 383	119, 321	14, 456	267, 837
South Carolina.....	10	2, 819, 683	1, 922, 367	242, 440	123, 055	16, 515	279, 212
Georgia.....	25	9, 864, 984	6, 971, 614	1, 020, 958	575, 973	72, 129	1, 458, 058
Florida.....	6	842, 455	48, 010	149, 701	395, 902	6, 512	134, 367
Alabama.....	7	1, 723, 835	59, 510	225, 661	131, 830	24, 695	221, 900
Mississippi.....	9	1, 288, 478	116, 552	308, 688	68, 598	16, 421	157, 025
Louisiana.....	5	5, 259, 076	815, 319	81, 601	228, 642	11, 617	1, 914, 995
Texas.....	9	1, 444, 712	35, 960	230, 904	132, 230	14, 670	389, 791
Arkansas.....	6	510, 390	94, 832	203, 153	28, 023	2, 138	128, 168
Kentucky.....	71	20, 895, 907	1, 200, 406	3, 108, 133	805, 540	26, 930	2, 641, 821
Tennessee.....	27	6, 525, 539	521, 507	1, 095, 163	221, 612	51, 392	1, 050, 786
Total Southern States..	239	62, 096, 025	13, 161, 438	8, 126, 047	3, 137, 074	320, 102	9, 517, 804
Missouri.....	212	44, 363, 311	4, 767, 929	8, 068, 591	2, 085, 530	734	10, 934, 799
Ohio.....	46	9, 696, 155	1, 144, 060	1, 568, 795	608, 160	68, 592	1, 256, 661
Indiana.....	32	3, 485, 264	101, 292	801, 675	224, 330	35, 357	569, 914
Illinois.....	48	5, 698, 571	444, 594	1, 420, 245	430, 744	29, 470	921, 557
Michigan.....	62	24, 014, 650	1, 904, 067	3, 669, 402	499, 710	112, 327	2, 664, 713
Wisconsin.....	56	16, 446, 294	1, 898, 984	4, 210, 455	496, 414	25, 428	2, 656, 852
Iowa.....	65	7, 630, 383	-----	1, 413, 227	545, 905	-----	674, 036
Minnesota.....	54	15, 538, 376	969, 995	2, 434, 323	835, 374	69, 848	1, 872, 901
Kansas.....	149	11, 578, 793	466, 980	2, 603, 194	904, 562	576, 135	2, 383, 193
Nebraska.....	140	6, 418, 920	117, 836	1, 326, 692	672, 956	118, 848	601, 867
Total Western States..	864	144, 870, 717	11, 815, 687	27, 516, 599	6, 304, 685	1, 036, 739	24, 536, 493
Oregon.....	4	241, 221	-----	42, 210	22, 193	1, 443	60, 369
Colorado.....	8	1, 782, 962	10, 565	808, 987	50, 037	18, 604	461, 273
California.....	88	66, 157, 635	2, 378, 217	10, 335, 491	3, 188, 231	-----	15, 579, 298
Total Pacific States and Territories.....	100	68, 181, 818	2, 388, 782	11, 186, 688	3, 260, 481	20, 047	16, 100, 940
Total United States...	1, 422	440, 086, 562	39, 285, 297	65, 299, 531	20, 683, 723	2, 164, 688	111, 258, 460

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1886-87.

RESOURCES.		LIABILITIES.				
Other re- sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liab- ilities.
-----	\$105,791	\$50,000	\$15,216	\$1,130	\$35,342	\$4,103
-----	3,327,719	1,764,685	160,775	3,148	1,177,883	219,228
-----	6,800,360	2,390,000	497,598	19,286	3,407,182	486,294
-----	10,233,870	4,206,685	673,589	23,564	4,620,407	709,625
\$130,257	56,327,571	8,428,000	5,235,075	5,470	37,688,748	4,970,278
110,401	145,300,598	14,712,700	8,937,631	2,605	112,699,172	8,948,490
321,564	5,139,832	1,209,350	492,120	-----	3,284,201	154,161
450,785	40,769,004	7,888,473	2,662,600	71,066	29,117,308	1,029,557
11,314	1,017,024	356,000	51,143	-----	497,427	112,454
305	6,436,822	1,979,390	460,072	69	3,799,136	198,155
1,024,626	254,990,851	34,573,913	17,838,641	79,210	187,085,992	15,413,095
44,258	8,724,296	1,900,255	650,713	-----	5,956,769	216,559
23,261	4,322,970	819,855	304,169	13,791	2,897,123	288,032
54,222	2,474,880	691,410	228,706	-----	1,424,785	129,979
18	5,403,290	788,704	365,767	-----	4,121,254	127,565
1,159,231	21,122,947	10,295,840	1,563,762	-----	6,392,996	2,869,349
36,085	1,613,032	290,100	376,590	-----	830,198	116,144
13,958	2,401,389	735,000	228,142	-----	934,266	503,981
213,116	2,168,878	759,650	97,534	-----	1,102,906	208,788
230,055	8,541,305	2,017,300	548,693	8,597	5,660,873	305,842
21,208	2,269,475	761,098	212,761	-----	976,851	318,765
34	966,738	265,000	51,433	-----	593,264	57,041
4,529,597	33,208,334	11,555,686	2,891,327	35,976	16,852,350	1,872,995
146,352	9,612,351	2,924,254	633,688	-----	5,590,552	463,857
6,471,395	102,829,885	33,804,152	8,153,285	58,364	53,335,187	7,478,897
3,958,117	74,180,011	11,626,403	6,596,349	-----	49,173,704	6,783,555
107,218	14,449,641	3,079,695	585,859	-----	10,314,788	469,299
2,849	5,220,631	1,676,600	379,510	-----	3,126,849	37,672
51,325	8,996,506	1,655,500	890,455	-----	5,178,069	1,272,442
262,565	33,127,434	4,556,150	1,389,101	-----	26,069,050	1,113,133
4,331	25,738,758	3,350,340	1,121,834	223	19,960,417	1,305,944
12,755	10,276,306	3,579,843	694,799	-----	5,747,286	254,378
288,695	22,009,512	5,228,000	1,193,125	-----	14,429,516	1,158,871
274,511	18,787,428	6,618,545	1,370,121	*29,095	9,151,626	1,618,041
76,323	9,333,442	2,864,606	795,997	*38,500	4,836,266	798,073
5,038,749	222,119,669	44,235,682	15,017,190	67,818	147,987,571	14,811,408
4,020	371,456	170,000	25,423	-----	173,390	2,643
7,565	3,140,013	505,000	168,555	-----	2,279,135	187,323
3,725,798	101,364,670	31,061,935	11,402,287	-----	52,513,971	6,386,477
3,737,383	104,876,139	31,736,935	11,596,265	-----	54,966,496	6,576,443
16,272,153	695,050,414	148,557,367	53,278,970	228,956	447,995,653	44,989,468

* Doubtless an error in reports.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1887-'88.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire.....	1	\$92, 197	\$9, 900	-----	\$3, 454	-----	\$7, 481
Rhode Island.....	10	2, 506, 813	234, 952	\$165, 253	230, 600	\$4, 570	123, 615
Connecticut.....	8	4, 676, 540	711, 048	1, 264, 025	211, 627	3, 922	468, 470
Total Eastern States..	19	7, 275, 550	955, 900	1, 429, 278	445, 681	8, 492	599, 566
New York.....	122	126, 489, 761	6, 045, 035	12, 967, 652	3, 155, 994	710, 256	50, 073, 233
New Jersey.....	8	3, 442, 091	418, 525	438, 128	118, 191	17, 220	286, 040
Pennsylvania.....	77	26, 413, 454	5, 543, 287	4, 031, 118	1, 784, 818	162, 014	2, 846, 103
Delaware.....	2	597, 098	192, 007	115, 516	85, 113	6, 844	16, 281
Maryland.....	9	4, 697, 490	913, 684	389, 765	612, 693	32, 543	553, 669
Total Middle States ..	218	161, 639, 894	13, 112, 538	17, 942, 179	5, 756, 809	928, 877	53, 775, 326
Virginia.....	64	12, 036, 706	1, 342, 010	1, 248, 937	485, 454	89, 110	899, 123
West Virginia.....	10	1, 629, 649	93, 500	266, 326	71, 796	4, 708	174, 138
North Carolina.....	16	2, 807, 968	105, 938	392, 533	165, 573	27, 391	297, 117
South Carolina.....	8	921, 942	48, 790	32, 509	22, 416	13, 433	71, 114
Georgia.....	19	9, 188, 317	4, 139, 609	986, 407	362, 693	69, 664	1, 259, 656
Alabama.....	7	1, 280, 805	244, 363	191, 494	110, 206	8, 996	214, 898
Mississippi.....	14	2, 374, 610	213, 673	620, 850	188, 256	33, 093	498, 431
Louisiana.....	6	3, 823, 493	667, 754	5, 465	415, 101	4, 664	3, 627, 371
Arkansas.....	5	609, 676	23, 884	181, 555	28, 780	699	146, 573
Kentucky.....	83	27, 662, 733	1, 269, 113	3, 275, 547	997, 897	17, 865	4, 571, 784
Tennessee.....	28	5, 024, 698	362, 489	749, 704	170, 463	48, 727	840, 610
Total Southern States	260	67, 355, 597	8, 511, 123	7, 951, 327	3, 018, 635	318, 350	12, 600, 815
Missouri.....	238	51, 050, 772	6, 296, 241	8, 672, 163	2, 595, 679	-----	11, 053, 118
Ohio.....	25	4, 291, 932	268, 474	575, 667	281, 257	36, 321	534, 832
Indiana.....	32	3, 823, 304	113, 445	769, 126	225, 213	38, 906	557, 538
Michigan.....	31	7, 272, 523	167, 112	1, 090, 207	206, 219	16, 969	765, 141
Wisconsin.....	64	18, 878, 937	2, 005, 679	4, 435, 331	637, 811	27, 828	3, 054, 837
Iowa.....	74	9, 137, 238	-----	1, 962, 986	646, 822	-----	830, 279
Minnesota.....	61	16, 776, 878	961, 912	2, 607, 441	1, 030, 932	156, 763	1, 925, 448
Kansas.....	177	11, 755, 767	199, 429	1, 794, 924	995, 156	140, 215	3, 190, 778
Nebraska.....	69	4, 451, 436	210, 635	764, 512	399, 982	76, 894	377, 519
Total Western States.	771	127, 438, 787	10, 222, 927	22, 672, 357	7, 019, 071	493, 896	22, 289, 490
Montana.....	2	286, 735	7, 903	115, 414	15, 068	-----	64, 125
Dakota.....	23	975, 921	28, 726	206, 690	80, 276	18, 543	107, 830
California.....	110	69, 031, 960	4, 045, 554	8, 460, 961	3, 911, 114	-----	15, 877, 795
Total Pacific States and Territories.....	135	70, 294, 616	4, 082, 183	8, 783, 065	4, 006, 458	18, 543	16, 049, 750
Total United States ..	1403	434, 004, 444	36, 884, 671	58, 777, 206	20, 246, 654	1, 768, 158	105, 314, 947

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1887-'88.

RESOURCES.		LIABILITIES.				
Other re-sources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
-----	\$113, 032	\$50, 000	\$14, 549	\$1, 101	\$40, 257	\$7, 125
\$59, 801	3, 325, 604	1, 766, 685	173, 853	3, 142	1, 267, 567	114, 357
2	7, 335, 634	2, 390, 000	438, 533	9, 556	3, 985, 603	511, 942
50, 803	10, 774, 270	4, 206, 685	626, 935	13, 799	5, 293, 427	633, 424
293, 387	199, 735, 318	24, 920, 700	16, 374, 623	8, 065	140, 043, 155	18, 388, 775
5, 849	4, 726, 044	1, 085, 000	341, 654	-----	3, 128, 522	170, 868
1, 225, 614	42, 006, 408	7, 852, 589	2, 892, 777	71, 066	30, 412, 607	777, 369
3	1, 012, 862	420, 000	71, 419	-----	455, 175	66, 268
9, 156	7, 209, 000	2, 484, 480	536, 279	65	3, 861, 217	326, 959
1, 534, 009	254, 689, 632	36, 762, 769	20, 216, 752	79, 196	177, 900, 676	19, 730, 239
38, 475	16, 139, 815	3, 468, 739	1, 167, 989	-----	10, 653, 301	849, 786
750	2, 240, 867	453, 744	241, 900	-----	1, 471, 307	73, 916
54, 832	3, 851, 352	1, 095, 170	340, 048	-----	1, 181, 422	1, 224, 712
7	1, 110, 211	420, 000	110, 700	-----	436, 720	142, 791
4, 427, 823	20, 429, 169	7, 664, 477	2, 680, 518	-----	5, 328, 861	4, 755, 313
3, 436	2, 054, 198	705, 625	216, 699	-----	716, 333	415, 541
13, 306	3, 942, 219	1, 079, 000	368, 210	-----	2, 245, 511	249, 498
72, 642	8, 616, 490	2, 117, 253	567, 308	8, 582	5, 819, 890	103, 451
24	991, 191	288, 000	46, 811	-----	618, 174	38, 206
187, 982	37, 982, 921	12, 597, 937	3, 357, 941	19, 732	19, 919, 044	2, 088, 267
6, 323	7, 203, 014	2, 336, 690	578, 580	-----	4, 033, 526	254, 218
4, 805, 600	104, 561, 447	32, 226, 641	9, 676, 704	28, 314	52, 424, 089	10, 205, 699
2, 919, 012	82, 586, 985	13, 430, 003	7, 667, 806	-----	54, 058, 807	7, 430, 369
1, 758	5, 990, 241	1, 504, 100	319, 079	-----	3, 837, 018	330, 044
-----	5, 527, 532	1, 742, 500	259, 136	-----	3, 304, 201	221, 695
3, 188	9, 521, 359	2, 071, 200	549, 013	-----	6, 539, 253	361, 893
-----	29, 040, 423	3, 821, 100	1, 301, 602	-----	22, 429, 490	1, 488, 231
9, 802	12, 587, 127	4, 028, 743	930, 462	-----	7, 167, 008	460, 914
52	23, 459, 426	5, 723, 000	1, 514, 270	-----	14, 702, 727	1, 479, 429
182, 773	18, 259, 042	6, 569, 699	985, 129	-----	9, 887, 858	816, 356
1, 329	6, 282, 307	2, 291, 100	370, 509	27, 125	3, 314, 267	369, 306
3, 117, 914	193, 254, 442	41, 101, 445	13, 927, 006	27, 125	125, 240, 629	12, 958, 237
-----	489, 245	150, 000	8, 570	-----	330, 675	-----
6, 685	1, 424, 671	590, 425	87, 535	-----	549, 228	197, 483
5, 186, 226	106, 513, 610	39, 893, 903	12, 341, 586	-----	48, 309, 118	5, 969, 003
5, 192, 911	108, 427, 526	40, 634, 328	12, 437, 691	-----	49, 189, 021	6, 166, 486
14, 711, 237	671, 707, 317	154, 931, 868	56, 885, 088	148, 434	410, 047, 842	49, 694, 085

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN
1888-'89.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire	1	\$75, 142	\$10, 500	\$2, 427	\$3, 454	-----	\$7, 250
Rhode Island	9	2, 399, 541	139, 447	178, 601	223, 977	\$5, 337	110, 854
Connecticut	8	4, 643, 346	762, 184	1, 030, 063	201, 984	12, 095	466, 948
Total Eastern States ..	18	7, 118, 029	912, 131	1, 211, 091	429, 415	17, 432	585, 052
New York	145	148, 821, 967	7, 977, 404	17, 490, 236	4, 295, 718	776, 040	69, 776, 796
New Jersey	13	4, 850, 966	545, 363	619, 489	177, 197	22, 590	370, 635
Pennsylvania	81	29, 701, 489	6, 274, 800	5, 286, 191	1, 767, 172	186, 691	2, 962, 369
Delaware	3	1, 512, 252	71, 056	130, 353	104, 099	1, 010	64, 345
Maryland	10	4, 809, 222	1, 031, 823	362, 731	646, 443	3, 755	566, 043
Total Middle States ..	252	189, 675, 896	15, 900, 446	23, 889, 000	6, 990, 629	990, 086	73, 740, 188
Virginia	67	12, 781, 116	1, 388, 031	1, 212, 515	431, 485	50, 829	959, 089
West Virginia	13	2, 155, 310	84, 650	302, 875	85, 511	12, 605	198, 220
North Carolina	20	2, 536, 319	129, 335	704, 649	156, 502	50, 641	502, 289
South Carolina	11	1, 763, 083	273, 863	123, 824	52, 320	4, 800	215, 282
Georgia	26	11, 397, 282	717, 338	2, 943, 645	538, 745	95, 322	1, 835, 998
Florida	3	276, 973	14, 000	39, 422	21, 415	5, 101	92, 901
Alabama	12	1, 628, 478	100, 325	401, 569	72, 366	20, 381	245, 626
Mississippi	30	3, 778, 862	299, 227	1, 633, 202	273, 034	53, 702	939, 021
Louisiana	6	5, 675, 941	558, 852	79, 875	337, 063	11, 503	2, 028, 348
Texas	5	821, 823	6, 172	297, 080	70, 192	11, 615	172, 960
Arkansas	9	1, 128, 161	61, 252	458, 506	48, 636	5, 740	203, 850
Kentucky	106	33, 476, 015	1, 217, 289	4, 234, 400	1, 088, 530	17, 921	3, 723, 961
Tennessee	33	4, 843, 703	262, 201	841, 476	132, 935	37, 052	850, 079
Total Southern States ..	341	82, 263, 066	5, 112, 625	13, 273, 038	3, 308, 734	377, 212	11, 967, 624
Missouri	260	54, 618, 544	6, 535, 093	12, 207, 774	2, 943, 140	-----	17, 471, 642
Ohio	48	11, 964, 782	1, 691, 279	1, 553, 591	640, 457	96, 445	1, 102, 878
Indiana	37	4, 130, 936	169, 889	817, 732	233, 513	32, 255	456, 927
Illinois	16	8, 952, 176	246, 873	2, 578, 084	455, 104	19, 881	1, 538, 949
Michigan	29	4, 098, 004	175, 266	640, 254	150, 460	26, 379	329, 544
Wisconsin	67	21, 383, 029	1, 907, 352	5, 548, 231	665, 802	35, 867	3, 120, 055
Iowa	80	10, 183, 858	-----	1, 464, 508	705, 207	-----	816, 528
Minnesota	67	18, 447, 711	393, 373	2, 690, 662	1, 196, 684	127, 831	2, 123, 437
Kansas	149	11, 515, 592	281, 546	2, 145, 737	1, 172, 255	121, 757	1, 776, 373
Nebraska	101	6, 655, 253	482, 689	1, 126, 474	549, 960	73, 998	553, 044
Total Western States ..	854	151, 949, 885	11, 883, 360	30, 773, 047	8, 712, 582	534, 413	29, 289, 377
Nevada	2	329, 891	-----	20, 204	10, 402	4, 433	32, 467
Oregon	5	381, 648	25, 973	46, 342	32, 791	5, 104	47, 236
Colorado	18	2, 604, 001	56, 556	796, 674	175, 337	58, 653	408, 218
Utah	1	203, 230	-----	26, 724	6, 745	3, 622	13, 031
Montana	5	694, 783	26, 082	164, 326	75, 344	2, 643	156, 600
Wyoming	10	882, 242	111, 278	148, 511	73, 687	3, 875	182, 813
New Mexico	2	149, 717	5, 127	22, 808	9, 892	177	14, 684
Dakota	25	894, 884	28, 933	189, 435	97, 033	16, 534	96, 489
Washington	11	2, 321, 485	393, 854	672, 239	147, 576	6, 521	488, 581
Arizona	5	314, 693	152, 460	58, 557	50, 514	6, 095	110, 157
California	122	68, 623, 662	3, 827, 067	8, 527, 384	5, 134, 756	-----	16, 077, 557
Total Pacific States and Territories	206	77, 400, 236	4, 567, 330	10, 673, 204	5, 814, 077	107, 657	17, 627, 923
Total United States ..	1, 671	508, 407, 112	38, 375, 892	79, 819, 380	25, 255, 437	2, 026, 800	133, 210, 164

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1888-89.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
\$2	\$98, 775	\$50, 000	\$15, 281	-----	\$31, 748	\$1, 746
122, 811	3, 180, 568	1, 766, 685	173, 636	\$3, 139	1, 070, 294	166, 814
2	7, 116, 622	2, 390, 000	469, 124	9, 556	3, 819, 658	428, 284
122, 815	10, 395, 965	4, 206, 685	658, 041	12, 695	4, 921, 700	596, 844
378, 608	249, 516, 769	27, 765, 700	19, 051, 241	8, 065	180, 826, 561	21, 865, 202
1, 917	6, 568, 157	1, 454, 150	662, 217	-----	4, 077, 280	374, 510
1, 269, 757	47, 448, 469	8, 280, 893	3, 389, 796	71, 065	35, 180, 588	526, 127
3	1, 883, 118	656, 000	120, 517	-----	930, 331	176, 270
306	7, 420, 323	2, 497, 500	534, 587	22	4, 142, 605	245, 609
1, 650, 591	312, 836, 836	40, 654, 243	23, 758, 358	79, 152	225, 157, 365	23, 187, 718
13, 854	16, 836, 919	3, 801, 615	1, 270, 112	-----	10, 777, 116	988, 076
1,575	2, 840, 746	676, 320	190, 260	-----	1, 513, 667	460, 499
30, 026	4, 109, 761	1, 235, 944	344, 532	-----	2, 220, 464	308, 821
53, 321	2, 486, 493	718, 922	157, 846	-----	1, 183, 442	426, 283
27, 888	17, 556, 218	4, 103, 600	1, 840, 503	-----	7, 491, 533	4, 120, 582
394	50, 206	80, 000	32, 948	-----	316, 898	20, 360
1, 855	2, 470, 600	840, 375	161, 651	-----	1, 175, 720	292, 854
2	6, 977, 050	1, 660, 148	563, 914	-----	4, 593, 978	159, 010
70, 838	8, 762, 420	2, 130, 200	669, 915	8, 582	5, 899, 661	54, 062
5	1, 379, 847	505, 100	144, 250	-----	676, 787	53, 710
23, 528	1, 929, 673	498, 000	186, 705	-----	1, 214, 511	30, 457
170, 451	43, 928, 567	13, 877, 886	4, 128, 351	19, 732	22, 608, 846	3, 293, 752
56, 481	7, 024, 017	1, 874, 689	452, 705	-----	4, 549, 099	147, 524
450, 218	116, 752, 517	32, 002, 799	10, 143, 692	28, 314	64, 221, 722	10, 355, 990
4	93, 776, 197	14, 113, 173	7, 680, 113	-----	62, 869, 270	9, 113, 641
46, 050	17, 095, 482	3, 472, 750	760, 536	-----	12, 443, 126	419, 070
4	5, 841, 256	1, 850, 000	299, 618	-----	3, 473, 610	218, 028
134, 380	13, 925, 447	2, 371, 500	1, 095, 166	-----	10, 275, 664	183, 117
4	5, 419, 911	1, 660, 782	395, 996	-----	2, 951, 635	411, 498
4	32, 660, 340	3, 940, 800	1, 665, 935	-----	25, 657, 781	1, 395, 824
2	13, 170, 103	4, 416, 743	1, 101, 651	-----	7, 271, 515	380, 194
3, 731	24, 983, 429	6, 308, 000	1, 643, 540	-----	15, 553, 319	1, 478, 570
53, 661	17, 066, 921	6, 778, 254	1, 074, 872	-----	8, 116, 751	1, 097, 044
7, 374	9, 448, 792	3, 545, 400	453, 888	-----	4, 661, 742	787, 762
245, 214	233, 387, 878	48, 457, 402	16, 171, 315	-----	153, 274, 413	15, 484, 748
4	397, 401	200, 000	13, 380	-----	148, 895	35, 126
4, 317	543, 411	139, 533	22, 782	-----	368, 048	15, 048
42, 107	4, 142, 246	910, 000	304, 022	-----	2, 888, 842	39, 382
3	253, 355	100, 000	11, 493	-----	137, 968	3, 894
3, 065	1, 122, 933	240, 000	67, 440	-----	812, 451	3, 042
5	1, 402, 411	368, 925	88, 879	-----	788, 373	156, 234
4	202, 409	80, 000	3, 042	-----	92, 380	26, 987
11, 017	1, 334, 325	644, 200	75, 533	-----	487, 621	126, 971
340	3, 790, 596	867, 200	108, 117	-----	2, 794, 248	201, 031
3, 492	695, 968	220, 000	47, 109	-----	379, 595	49, 264
6, 406, 936	108, 597, 362	37, 560, 595	13, 367, 834	-----	50, 610, 860	7, 058, 073
6, 471, 990	122, 662, 417	41, 330, 453	14, 109, 631	-----	59, 509, 281	7, 713, 052
8, 940, 828	796, 035, 613	166, 651, 582	64, 841, 037	120, 161	507, 084, 481	57, 338, 352

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1889-'90.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
New Hampshire	1	\$60, 779	\$20, 300	\$824	\$3, 454	-----	\$2, 765
Rhode Island	9	2, 475, 319	260, 258	212, 399	209, 358	\$4, 199	100, 756
Connecticut	8	4, 785, 148	874, 309	1, 056, 228	201, 031	11, 457	475, 581
Total Eastern States ..	18	7, 321, 246	1, 154, 867	1, 269, 451	413, 843	15, 656	579, 102
New York	164	161, 113, 641	8, 085, 218	18, 053, 622	4, 806, 174	894, 809	61, 229, 000
New Jersey	21	6, 592, 335	576, 233	677, 621	200, 115	31, 908	388, 519
Pennsylvania	82	33, 142, 518	7, 330, 926	5, 558, 232	1, 683, 971	223, 393	3, 246, 344
Delaware	1	1, 687, 138	19, 939	88, 492	166, 622	10, 435	129, 134
Maryland	8	3, 784, 710	530, 568	354, 923	332, 897	7, 028	325, 199
Total Middle States ..	276	206, 320, 342	16, 542, 884	24, 732, 890	7, 189, 779	1, 167, 573	65, 318, 196
Virginia	76	15, 088, 272	1, 528, 743	2, 411, 079	506, 657	61, 212	1, 266, 611
West Virginia	17	3, 588, 378	279, 734	722, 882	132, 672	19, 266	410, 598
North Carolina	21	3, 399, 855	88, 047	512, 843	177, 754	47, 161	522, 144
South Carolina	18	2, 601, 410	60, 625	279, 879	59, 911	27, 177	201, 931
Georgia	42	17, 456, 940	997, 714	1, 643, 440	724, 282	52, 646	2, 134, 625
Florida	6	825, 208	26, 570	125, 204	45, 256	8, 418	127, 653
Alabama	12	1, 864, 363	140, 285	391, 904	101, 995	16, 039	261, 239
Mississippi	47	7, 424, 949	504, 348	543, 626	376, 363	105, 812	635, 564
Louisiana	6	6, 235, 170	413, 464	838, 371	329, 446	17, 905	2, 773, 635
Texas	4	886, 788	-----	-----	71, 108	3, 036	407, 981
Arkansas	15	1, 471, 583	61, 527	328, 718	66, 116	22, 805	205, 367
Kentucky	123	40, 573, 203	1, 965, 688	5, 161, 468	1, 190, 245	102, 079	3, 906, 418
Tennessee	52	10, 992, 850	210, 081	1, 462, 952	321, 203	80, 133	1, 278, 931
Total Southern States ..	439	112, 408, 969	6, 276, 826	14, 422, 366	4, 103, 011	563, 689	14, 132, 697
Missouri	301	55, 292, 963	5, 533, 890	10, 595, 014	2, 582, 340	-----	8, 958, 285
Ohio	49	14, 762, 482	2, 305, 633	1, 957, 015	583, 131	111, 795	1, 219, 219
Indiana	45	5, 073, 438	184, 499	1, 373, 502	283, 713	33, 502	718, 790
Illinois	26	10, 545, 884	239, 419	1, 916, 692	282, 251	14, 297	1, 730, 352
Michigan	37	4, 050, 340	1, 294, 519	680, 355	243, 722	20, 859	460, 335
Wisconsin	80	26, 739, 072	1, 890, 979	6, 911, 680	720, 610	32, 561	3, 706, 480
Iowa	105	12, 574, 239	-----	2, 217, 395	955, 830	-----	970, 492
Minnesota	76	22, 042, 211	381, 604	2, 995, 496	1, 405, 248	90, 281	2, 585, 170
Kansas	224	14, 911, 541	339, 469	1, 946, 568	1, 479, 971	189, 165	2, 512, 716
Nebraska	148	8, 070, 834	90, 111	1, 653, 567	725, 190	142, 891	597, 789
Total Western States ..	1, 091	174, 063, 004	12, 260, 123	32, 247, 284	9, 262, 006	635, 351	23, 459, 628
Oregon	8	715, 958	120, 738	57, 518	112, 604	13, 114	86, 506
Colorado	24	3, 992, 244	56, 772	563, 518	171, 614	31, 682	834, 926
Utah	2	445, 270	-----	41, 491	35, 763	2, 730	67, 713
Montana	2	358, 411	13, 225	49, 027	30, 798	-----	54, 538
North Dakota	13	810, 665	414, 303	37, 965	36, 596	15, 730	83, 535
South Dakota	67	2, 828, 433	196, 659	498, 717	586, 067	102, 580	307, 695
Washington	24	4, 201, 397	244, 268	728, 615	430, 955	41, 493	879, 677
Arizona	6	418, 980	16, 950	114, 639	43, 462	13, 009	107, 870
California	131	72, 649, 565	2, 651, 609	11, 246, 581	4, 773, 199	-----	14, 903, 339
Total Pacific States and Territories ..	277	86, 420, 923	3, 714, 524	13, 338, 071	6, 221, 058	220, 338	17, 275, 799
Total United States ..	2, 101	586, 534, 484	39, 949, 224	86, 010, 062	27, 189, 697	2, 602, 607	120, 765, 422

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1889-90.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
\$2,500	\$90,622	\$50,000	\$13,554	-----	\$24,717	\$2,351
57,587	3,319,876	1,766,685	163,296	\$3,138	1,229,596	157,161
-----	7,403,754	2,340,000	564,821	9,550	4,063,279	426,104
60,087	10,814,252	4,156,685	741,671	12,688	5,317,592	585,616
464,738	254,647,202	29,039,825	21,064,787	8,064	183,139,592	21,394,934
21,078	8,487,809	1,624,023	759,905	-----	5,667,583	436,298
1,091,819	52,277,203	8,267,305	3,805,870	71,165	39,467,922	664,941
451	2,102,211	680,000	348,302	-----	987,265	86,644
303	5,335,628	1,623,149	441,407	22	2,954,287	316,763
1,578,389	322,850,053	41,234,302	26,420,271	79,251	232,216,649	22,899,580
23,900	20,886,474	4,591,048	1,494,692	-----	13,767,424	1,033,310
22	5,153,552	1,006,830	397,948	-----	3,638,021	110,753
-----	4,747,804	1,431,450	390,147	-----	2,552,817	373,390
1,313	3,232,246	1,128,000	226,271	-----	1,507,985	369,990
207,681	23,217,328	6,500,407	2,451,594	-----	11,090,547	3,174,780
5,421	1,163,730	275,800	37,977	-----	559,749	290,204
724	2,776,549	962,846	183,365	-----	1,237,574	392,764
-----	9,590,665	2,903,786	658,970	-----	4,321,263	1,706,646
-----	10,607,991	2,130,200	758,464	8,577	7,486,897	223,853
-----	1,368,913	450,000	147,911	-----	760,292	10,710
3,981	2,160,097	820,000	98,618	-----	1,107,743	133,736
146,090	53,045,191	16,259,780	5,629,098	19,732	27,004,077	4,132,504
60,963	14,407,113	4,673,831	1,197,015	-----	7,437,181	1,099,086
450,095	152,357,653	43,133,978	13,672,070	28,309	82,471,570	13,051,726
-----	82,962,492	14,435,304	6,512,488	-----	60,932,254	1,082,446
77,108	21,016,383	3,607,500	936,388	-----	15,988,908	483,587
4,087	7,671,531	2,174,800	518,698	-----	4,913,915	64,118
13,354	14,742,249	2,636,500	1,300,390	-----	10,076,217	729,142
-----	6,750,130	2,017,000	505,272	-----	3,905,718	322,140
-----	40,001,382	4,509,300	1,935,266	-----	30,648,161	2,008,655
-----	16,717,956	5,299,243	1,323,086	-----	9,437,205	658,422
11,203	29,511,213	6,913,700	1,785,878	-----	18,975,459	1,836,176
164,097	21,543,527	8,261,140	1,325,289	-----	10,807,780	1,149,318
13,739	11,294,121	4,366,801	820,206	-----	4,849,774	1,257,340
283,588	252,210,984	54,221,288	16,962,961	-----	170,535,391	10,491,344
5,308	1,111,746	482,645	31,408	-----	551,492	46,201
3,912	5,654,668	1,245,000	320,885	-----	4,046,355	42,428
-----	592,967	200,000	27,643	-----	354,824	10,500
2,502	508,501	140,000	30,417	-----	300,244	37,840
23,005	1,372,699	614,880	99,067	-----	439,195	219,557
106,571	4,626,722	2,290,610	336,999	-----	1,634,634	364,479
71,526	6,597,931	1,902,150	299,844	-----	4,149,483	246,454
6,809	721,719	306,266	86,883	-----	322,167	6,409
5,167,943	111,392,236	38,809,509	14,730,402	-----	50,714,988	7,137,337
5,388,476	132,579,189	45,991,054	15,963,548	-----	62,513,382	8,111,205
7,760,635	870,812,131	188,737,307	73,760,521	120,248	553,054,584	55,139,471

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1890-'91.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
Rhode Island	8	\$1,567,248	\$266,994	\$171,815	\$169,507	\$12,323	\$102,174
Connecticut	8	4,848,308	984,295	1,059,994	199,178	14,146	535,852
Total Eastern States ..	16	6,415,556	1,251,289	1,231,809	368,685	26,469	638,026
New York	176	161,551,766	7,730,437	17,976,005	5,221,441	801,062	47,622,911
New Jersey	22	7,081,937	530,153	890,814	201,121	18,136	497,485
Pennsylvania	84	35,752,324	6,913,718	5,373,249	1,768,215	197,723	3,093,211
Delaware	4	1,438,219	301,201	241,744	168,487	10,354	82,913
Maryland	7	3,014,554	561,179	284,137	212,898	7,725	380,367
Total Middle States...	293	208,838,800	16,036,688	24,765,949	7,572,162	1,035,000	51,676,887
Virginia	93	16,985,462	1,576,843	2,023,605	643,009	83,095	1,517,894
West Virginia	19	4,126,533	155,434	760,188	164,710	14,857	410,643
North Carolina	29	4,948,065	120,098	706,956	209,412	41,430	553,316
South Carolina	19	3,049,089	334,906	145,250	119,393	22,072	326,162
Georgia	34	8,079,798	185,713	1,106,073	239,880	90,382	983,150
Florida	15	1,128,875	194,460	257,532	105,471	13,317	111,201
Alabama	10	1,543,150	104,083	206,216	87,741	15,144	217,591
Mississippi	54	7,474,532	587,403	615,592	489,777	121,176	653,498
Louisiana	11	7,528,950	358,810	98,388	373,857	40,361	2,829,638
Texas	4	900,132	.....	.....	73,826	3,282	374,635
Arkansas	21	2,188,799	79,737	554,139	99,576	36,475	306,191
Kentucky	151	39,747,992	2,185,185	4,658,019	1,363,505	91,903	4,089,025
Tennessee	64	9,490,277	213,606	1,160,386	428,974	99,216	1,377,407
Total Southern States..	524	107,191,654	6,096,278	12,292,344	4,399,131	672,710	13,750,351
Missouri	401	60,500,102	5,355,781	9,938,142	2,939,924	.....	10,047,735
Ohio	64	19,604,463	2,743,570	2,836,798	781,746	161,449	1,511,594
Indiana	53	5,974,006	185,091	1,167,909	346,586	38,224	691,982
Illinois	40	16,812,790	531,288	3,644,338	266,525	75,291	2,847,780
Michigan	39	4,569,025	1,336,694	1,142,938	269,639	42,235	469,995
Wisconsin	91	31,694,674	2,390,319	6,749,484	778,610	49,440	4,255,580
Iowa	122	16,510,903	.....	.....	.....	.....	.....
Minnesota	93	26,621,935	490,623	3,768,403	1,612,069	113,857	3,205,999
Kansas	134	10,472,323	422,539	1,578,242	1,055,583	182,847	1,080,587
Nebraska	356	18,672,685	192,967	1,803,548	1,030,805	195,538	493,535
Total Western States ..	1,393	211,432,906	13,648,972	32,629,802	9,081,487	858,881	24,604,697
Oregon	12	1,374,741	395,308	197,557	113,904	14,612	184,440
Colorado	29	3,523,837	151,123	764,644	202,323	15,882	409,887
Utah	9	1,812,322	10,326	150,999	316,970	28,737	345,110
Montana	4	624,038	15,985	93,924	34,132	5,465	76,637
New Mexico	2	143,608	49,500	66,842	4,495	2,761	70,155
North Dakota	51	1,367,926	.....	320,963	123,711	31,486	148,119
South Dakota	65	2,516,331	202,184	393,834	430,671	119,156	291,125
Washington	24	2,399,569	447,447	366,503	657,404	39,918	241,259
Arizona	6	486,449	32,997	52,391	56,312	14,006	75,629
California	144	79,134,622	3,470,117	9,203,969	5,430,054	.....	14,941,567
Total Pacific States and Territories	346	93,383,503	4,774,987	11,611,626	7,369,976	272,023	16,783,928
Total United States...	2,572	627,262,419	41,808,214	82,531,530	28,791,441	2,865,083	107,453,889

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1890-91.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
\$46,895	\$2,336,956	\$1,049,602	\$186,698	\$3,128	\$985,318	\$112,210
-----	7,641,773	2,240,000	621,908	-----	4,053,301	626,564
46,895	9,978,729	3,389,602	808,606	3,128	5,038,619	738,774
738,355	241,641,977	31,370,700	23,614,435	8,064	165,127,840	21,520,938
60,227	9,279,873	1,656,666	957,959	-----	6,070,233	595,015
1,618,164	54,716,604	8,411,200	4,286,982	71,065	41,226,946	720,411
24,296	2,267,214	680,000	306,446	-----	1,171,026	109,742
-----	4,460,860	1,303,150	444,648	-----	2,555,820	157,242
2,441,042	312,366,528	43,421,716	29,610,470	79,129	216,151,865	23,103,348
31,614	22,861,522	5,775,660	1,917,578	-----	13,943,253	1,225,031
1,496	5,633,861	969,225	490,822	-----	3,899,725	274,089
43,559	6,622,836	1,848,722	443,580	-----	3,741,329	589,205
52,924	4,049,796	1,342,948	307,247	-----	1,737,764	661,837
154,325	10,839,321	3,731,506	1,041,418	-----	4,121,013	1,945,384
51,491	1,862,347	584,300	49,466	-----	944,031	284,550
-----	2,173,925	814,400	170,517	-----	762,691	426,317
-----	9,941,978	3,268,095	768,517	-----	4,215,138	1,699,228
180	11,230,184	2,620,200	1,002,831	8,577	7,519,792	78,784
2,321	1,354,196	475,240	152,527	-----	702,533	23,896
1,167	3,266,084	1,130,458	378,703	-----	1,624,166	132,757
145,995	52,281,624	17,902,795	6,132,644	19,700	25,065,561	3,160,924
99,148	12,869,014	5,016,974	1,248,670	-----	5,971,126	632,244
584,220	144,986,688	45,480,523	14,104,520	28,277	74,248,122	11,125,246
-----	88,781,684	16,730,036	7,450,952	-----	60,790,192	3,810,504
319,017	27,958,547	4,842,730	1,239,587	-----	21,194,856	690,374
4,629	8,408,427	2,486,183	588,736	-----	5,160,731	172,777
57,043	24,235,155	4,135,500	2,089,106	-----	16,572,986	1,437,563
-----	7,830,526	2,147,800	607,004	-----	4,873,324	202,398
-----	45,918,107	5,161,200	2,261,630	-----	37,304,842	1,190,435
5,258,838	21,769,741	6,460,898	-----	-----	12,960,212	2,348,631
4,607	35,817,493	8,111,000	2,185,173	-----	23,180,213	2,341,107
218,664	15,010,785	5,782,490	1,147,416	-----	6,880,687	1,200,192
62,211	22,451,289	9,034,260	1,166,350	-----	9,587,075	2,663,604
5,925,009	298,181,754	64,892,097	18,726,954	-----	198,505,118	16,057,585
12,729	2,293,291	813,825	72,495	-----	1,368,306	38,665
26,644	5,094,340	1,370,500	261,282	-----	3,416,195	46,363
62,164	2,726,628	1,444,210	141,511	-----	1,090,971	49,936
-----	850,241	265,000	67,444	-----	430,286	87,511
-----	337,361	100,000	7,100	-----	230,261	-----
-----	1,992,205	728,000	89,844	-----	1,050,197	124,164
33,618	3,986,919	1,755,338	330,045	-----	1,680,938	220,598
11	4,152,111	2,014,820	215,088	-----	1,516,712	405,491
515	718,299	325,200	59,580	-----	297,634	35,885
6,148,719	118,329,048	42,564,010	16,621,594	-----	51,611,788	7,531,656
6,284,400	140,480,443	51,380,903	17,865,983	-----	62,693,288	8,540,269
15,281,566	905,994,142	208,564,841	81,116,533	110,534	556,637,012	59,565,222

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS IN

1891-'92.

States, etc.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
Rhode Island	6	\$1,439,646	\$216,533	\$158,810	\$169,967	\$16,265	\$92,534
Connecticut	8	4,849,257	1,021,496	1,195,382	174,738	12,824	448,357
Total Eastern States ..	14	6,288,903	1,238,029	1,354,192	344,705	29,089	540,891
New York	190	182,407,723	11,773,917	26,665,291	5,657,824	901,338	59,122,944
New Jersey	22	6,962,719	633,892	1,067,187	215,897	19,284	514,543
Pennsylvania	82	32,956,212	7,320,047	5,158,027	1,724,342	222,498	3,264,565
Delaware	4	1,500,530	383,553	216,758	71,975	10,204	75,323
Maryland	8	3,666,220	872,442	479,382	392,815	26,732	452,427
Total Middle States ..	306	227,493,404	20,983,851	33,586,645	8,062,853	1,180,056	63,429,802
Virginia	90	17,375,693	1,804,818	1,970,331	702,189	146,215	1,516,998
West Virginia	27	4,278,974	222,430	874,482	238,530	36,804	529,957
North Carolina	32	5,524,727	173,447	771,965	263,433	51,236	449,548
South Carolina	24	3,218,705	383,868	237,630	149,512	25,809	322,746
Georgia	51	12,130,226	820,719	1,899,269	480,701	135,762	1,612,183
Florida	9	441,930	46,055	196,309	44,529	11,770	117,185
Alabama	13	1,109,166	50,700	212,384	90,375	25,398	127,565
Mississippi	55	6,348,189	354,383	1,368,236	531,597	70,246	830,143
Louisiana	16	7,664,453	305,752	199,457	366,690	63,856	3,927,062
Texas	4	798,255	2,419	43,198	81,021	2,900	382,965
Arkansas	28	2,320,547	119,352	814,795	126,847	44,622	326,300
Kentucky	162	41,435,926	2,941,232	5,852,183	1,568,542	81,768	7,267,636
Tennessee	63	7,821,378	236,361	1,503,240	428,121	97,824	1,349,598
Total Southern States	574	110,468,169	7,461,536	15,943,434	5,072,087	794,310	18,759,886
Missouri	422	67,430,918	5,903,639	10,535,029	3,195,768	.....	11,266,795
Ohio	77	23,695,033	2,833,015	3,219,528	990,156	180,366	2,476,084
Indiana	72	8,172,222	370,853	2,116,514	383,478	77,337	1,115,531
Illinois	78	22,963,975	700,300	4,814,123	438,833	50,185	3,175,495
Michigan	41	5,345,822	998,255	1,253,048	271,584	44,330	527,262
Wisconsin	109	35,623,163	2,374,021	7,684,710	1,029,482	69,381	4,443,323
Iowa	141	19,717,225	.....	.....	.....	.....	.....
Minnesota	117	30,616,696	517,410	5,244,257	1,675,856	134,776	3,663,019
Kansas	281	15,153,272	579,761	3,291,670	1,965,597	325,638	1,978,909
Nebraska *	525	27,210,188	749,815	2,818,796	1,000,782	58,214	1,992,694
Total Western States ..	1,863	255,928,514	15,027,069	40,977,680	10,951,536	940,227	30,639,112
Oregon	12	2,585,796	461,937	165,160	92,860	9,672	361,073
Colorado	21	2,163,056	.....	445,440	219,453	16,474	323,066
Utah	11	2,026,334	.....	337,156	318,191	22,225	304,576
Montana	8	1,586,037	96,229	217,050	119,224	8,006	198,900
Wyoming	3	71,676	329	23,164	3,832	2,455	13,334
New Mexico	4	297,304	2,000	154,231	10,925	7,880	78,888
North Dakota	63	2,360,407	39,881	268,094	194,216	71,503	291,063
South Dakota	110	3,244,778	260,482	750,560	470,810	118,877	407,467
Washington	31	2,798,402	161,130	347,126	559,280	64,512	345,749
Arizona	5	476,852	17,830	20,951	65,245	19,809	66,549
California	161	86,705,481	4,432,076	10,038,420	5,552,093	.....	13,985,132
Total Pacific States and Territories	434	104,316,123	5,471,894	12,767,361	7,606,129	335,313	16,375,887
Total United States ..	3,191	704,495,113	50,182,379	104,629,312	32,037,310	3,278,995	129,745,578

* Includes private, etc., banks.

THE UNITED STATES AND THEIR RESOURCES AND LIABILITIES—Continued.

1891-'92.

RESOURCES.		LIABILITIES.				
Other resources.	Total.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
-----	\$2,093,755	\$916,675	\$166,404	\$974	\$863,887	\$145,815
-----	7,702,054	2,340,000	684,289	-----	4,082,611	595,154
-----	9,795,809	3,256,675	850,693	974	4,946,498	740,969
\$593,670	287,122,667	32,303,700	25,992,323	8,060	197,876,506	30,942,078
59,413	9,472,935	1,735,850	1,014,625	-----	6,331,477	390,983
2,684,880	53,330,571	8,456,860	4,826,558	71,065	39,302,116	673,972
-----	2,258,343	680,000	387,714	-----	1,121,336	69,293
13,924	5,903,942	1,612,200	574,212	-----	3,647,825	69,705
3,351,847	358,088,458	44,788,610	32,795,432	79,125	248,279,260	32,146,031
32,850	23,549,094	6,138,147	2,387,626	-----	13,918,941	1,104,380
926	6,182,103	1,343,537	479,954	-----	4,228,791	129,821
-----	7,234,356	2,122,500	517,397	-----	3,792,462	801,997
2,478	4,340,748	1,533,027	358,518	-----	1,832,983	616,220
276,722	17,355,582	5,961,595	1,956,118	-----	8,380,370	1,057,499
37,604	895,382	238,550	34,881	-----	599,513	22,428
-----	1,615,588	748,050	112,331	-----	705,691	49,516
-----	9,502,894	3,115,836	734,600	-----	5,190,963	461,495
474	12,527,744	2,820,121	1,084,377	8,565	8,515,934	98,747
-----	1,310,758	450,000	176,587	-----	662,940	21,231
136,859	3,889,322	1,223,894	200,684	-----	2,233,188	231,556
133,821	59,281,063	19,220,852	6,753,525	48,345	31,283,511	1,974,830
34,668	11,471,190	4,017,967	971,959	-----	6,105,364	375,900
656,402	159,155,824	48,934,076	15,768,557	56,910	87,450,651	6,945,630
-----	98,332,149	18,265,545	8,235,860	-----	67,234,147	4,596,597
10,229	33,404,411	6,492,605	1,575,339	-----	24,518,054	818,413
3,682	12,239,617	3,586,700	825,115	-----	7,654,964	172,838
19,508	32,162,424	6,565,500	2,392,297	-----	21,155,695	2,048,932
10,077	8,450,378	2,016,000	639,540	-----	5,609,274	185,564
-----	51,224,080	6,286,000	2,789,055	223	41,659,713	488,189
6,530,424	26,247,649	7,430,200	-----	-----	16,361,012	2,456,437
11,094	41,863,108	8,631,000	2,515,786	-----	27,977,874	2,738,448
-----	23,294,847	7,953,353	1,572,615	-----	12,823,209	945,670
82,488	33,912,977	14,032,650	1,341,918	-----	15,123,847	3,414,562
6,667,502	361,131,640	81,260,453	21,887,525	223	240,117,789	17,865,650
11,212	3,687,710	1,342,000	117,103	-----	2,204,217	24,390
220,401	3,387,890	1,185,775	218,196	-----	1,899,225	84,694
21,057	3,029,539	1,369,720	158,753	-----	1,384,047	117,019
958	2,227,403	607,000	134,611	-----	1,433,800	51,902
-----	114,790	32,000	4,231	-----	78,459	-----
-----	544,228	145,000	13,483	-----	372,752	12,993
334,041	3,559,205	879,814	229,620	-----	2,110,310	339,461
55,483	5,308,457	1,890,141	377,022	-----	2,823,429	217,865
31,593	4,307,792	2,002,100	193,609	-----	1,867,365	244,718
1,542	668,778	281,064	60,613	-----	298,654	28,447
4,977,006	125,690,208	45,776,743	17,548,632	-----	53,247,263	9,117,570
5,653,293	152,526,000	55,511,357	19,055,973	-----	67,719,611	10,239,059
16,329,044	1,040,697,731	233,751,171	90,358,180	137,232	648,513,809	67,937,339

316 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE SHOWING THE AGGREGATE NUMBER OF STATE BANKS IN THE UNITED

Year.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks.	Due from banks, etc.	Real estate, etc.	Notes of other banks.	Specie funds.
1834.....	506	\$324, 119, 499	\$6, 113, 195	\$27, 329, 645	\$10, 850, 090	\$22, 154, 919	\$26, 641, 753
1835.....	704	365, 163, 834	9, 210, 579	40, 084, 038	11, 140, 167	21, 086, 301	3, 061, 819
1836.....	713	457, 506, 080	11, 709, 319	51, 876, 955	14, 194, 375	32, 115, 138	4, 800, 076
1837.....	788	525, 115, 702	12, 407, 112	59, 663, 910	19, 064, 451	36, 533, 527	5, 366, 500
1838.....	829	485, 631, 687	33, 908, 604	58, 195, 153	19, 075, 731	24, 964, 257	904, 066
1839.....	840	492, 278, 015	36, 128, 464	52, 898, 357	16, 607, 832	27, 372, 966	3, 612, 567
1840.....	901	462, 896, 523	42, 411, 750	41, 140, 184	29, 181, 910	20, 797, 892	3, 623, 874
1841.....	784	386, 487, 662	64, 811, 135	47, 877, 045	33, 524, 444	25, 643, 447	3, 168, 708
1842.....	692	323, 957, 569	24, 585, 540	30, 752, 496	33, 341, 988	19, 432, 744	3, 115, 327
1843.....	691	254, 544, 937	28, 380, 050	20, 666, 264	22, 826, 807	13, 306, 677	6, 578, 375
1844.....	696	264, 905, 814	22, 858, 570	35, 860, 930	22, 520, 863	11, 672, 473	6, 729, 930
1845.....	707	288, 617, 131	20, 356, 070	29, 619, 272	22, 177, 270	12, 040, 760	6, 786, 026
1846.....	707	312, 114, 404	21, 486, 834	31, 689, 946	19, 099, 000	12, 914, 423	8, 386, 478
1847.....	715	310, 282, 945	20, 158, 351	31, 788, 641	21, 219, 865	13, 112, 467	13, 789, 780
1848.....	751	344, 476, 582	26, 498, 054	38, 904, 525	20, 530, 955	16, 427, 716	10, 489, 822
1849.....	782	332, 323, 195	23, 571, 575	32, 228, 407	17, 491, 809	12, 708, 016	8, 680, 483
1850.....	824	364, 204, 078	20, 606, 759	41, 631, 855	20, 582, 166	16, 303, 289	11, 603, 245
1851.....	879	413, 756, 799	22, 388, 389	50, 718, 015	20, 219, 724	17, 196, 083	15, 341, 196
1853.....	750	408, 943, 758	22, 284, 692	48, 920, 258	10, 380, 071	30, 431, 189	
1854.....	1208	557, 397, 779	44, 350, 330	55, 516, 085	22, 367, 472	22, 659, 066	25, 579, 253
1855.....	1307	576, 144, 758	52, 727, 082	55, 738, 735	24, 073, 801	23, 429, 518	21, 935, 738
1856.....	1398	634, 183, 280	49, 485, 215	62, 639, 725	20, 865, 867	24, 779, 049	19, 937, 710
1857.....	1416	684, 456, 887	59, 272, 329	65, 849, 205	26, 124, 522	28, 124, 008	25, 081, 641
1858.....	1422	583, 165, 242	60, 305, 260	58, 052, 802	28, 755, 834	22, 447, 346	15, 380, 441
1859.....	1476	657, 183, 799	63, 502, 449	78, 244, 987	25, 976, 497	18, 858, 289	26, 808, 822
1860.....	1562	691, 945, 580	70, 344, 343	67, 235, 457	30, 782, 131	25, 502, 567	19, 331, 521
1861.....	1601	696, 778, 421	74, 004, 879	58, 793, 900	30, 748, 927	21, 903, 902	29, 297, 878
1862.....	1492	646, 677, 780	99, 010, 987	65, 256, 596	32, 326, 649	25, 253, 589	27, 827, 971
1863.....	1466	648, 601, 863	180, 508, 260	96, 934, 452	31, 880, 495	58, 164, 328	46, 171, 518

NOTE.—The figures for the years 1834 to 1840 are taken from Ex. Doc. No. 111, Twenty-sixth Congress. For the years 1851 to 1863 (with the exception of the year 1853) they are taken from the report on the second session, and are incomplete.

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE BANKS* IN THE UNITED

Year.	No. of banks.	RESOURCES.					
		Loans and discounts.	Stocks, bonds, etc.	Due from banks, etc.	Real estate, etc.	Expenses, etc.	Cash and cash items.
1873.....		\$119, 569, 445	\$11, 161, 963	\$12, 605, 100	\$3, 269, 223	\$886, 348	\$30, 445, 239
1874.....		154, 727, 165	18, 262, 541	19, 050, 046	5, 372, 186	1, 284, 344	37, 540, 807
1875.....	551	176, 786, 246	24, 012, 934	19, 851, 146	9, 005, 657	1, 353, 066	36, 420, 757
1876.....	633	179, 332, 100	20, 233, 594	23, 096, 812	8, 568, 525	1, 559, 376	38, 592, 578
1877.....	592	267, 101, 879	24, 138, 930	25, 201, 782	12, 609, 160	1, 211, 416	46, 551, 827
1878.....	475	169, 711, 386	21, 549, 167	25, 107, 149	11, 092, 118	914, 726	38, 842, 895
1879.....	616	191, 891, 393	29, 655, 227	22, 169, 067	14, 264, 835	801, 005	47, 836, 053
1880.....	620	207, 349, 737	24, 259, 649	36, 180, 435	14, 227, 927	878, 696	66, 206, 246
1881.....	652	252, 154, 730	36, 953, 355	46, 657, 328	13, 914, 238	965, 327	57, 768, 816
1882.....	672	273, 715, 586	28, 519, 699	49, 919, 183	13, 037, 939	999, 944	60, 334, 244
1883.....	754	223, 751, 188	27, 370, 910	58, 709, 516	13, 592, 791	918, 403	77, 834, 512
1884.....	815	332, 312, 235	33, 789, 724	48, 836, 689	15, 058, 411	1, 025, 237	82, 383, 594
1885.....	975	349, 230, 518	35, 639, 665	59, 062, 405	15, 873, 312	1, 130, 833	86, 834, 867
1886.....	849	332, 353, 014	31, 587, 114	49, 747, 429	14, 605, 853	1, 047, 782	91, 129, 842
1887.....	1, 422	440, 086, 562	39, 285, 297	65, 299, 531	20, 683, 723	2, 164, 688	111, 258, 460
1888.....	1, 403	434, 004, 444	36, 884, 671	58, 771, 206	20, 246, 654	1, 768, 158	105, 314, 947
1889.....	1, 671	503, 407, 112	38, 375, 892	79, 819, 380	25, 255, 437	2, 026, 800	133, 210, 164
1890.....	2, 101	586, 534, 484	39, 949, 224	86, 010, 062	27, 189, 697	2, 602, 607	120, 765, 422
1891.....	2, 572	627, 262, 419	41, 808, 214	82, 531, 530	38, 791, 441	2, 865, 083	107, 453, 889
1892.....	3, 191	704, 495, 113	50, 182, 379	104, 629, 312	32, 037, 310	3, 278, 995	129, 745, 578

* Stock savings banks included for the years 1873 to 1886, inclusive.

STATES AND THEIR PRINCIPAL RESOURCES AND LIABILITIES IN THE YEARS 1834 TO 1863.

RESOURCES.		LIABILITIES.				
Specie.	Other resources.	Capital stock.	Circulation.	Deposits.	Due to banks.	Other liabilities.
-----	\$1,723,547	\$200,005,944	\$94,839,570	\$75,666,986	\$26,602,293	-----
\$43,937,625	4,642,124	231,250,337	103,692,495	83,081,365	38,972,578	\$19,320,475
40,019,594	9,975,226	251,875,292	140,301,038	115,104,440	50,402,369	25,999,234
37,915,340	10,423,630	290,772,091	149,185,890	127,397,185	62,421,118	36,560,289
35,184,112	24,194,117	317,636,778	116,138,910	84,691,184	61,015,692	59,955,679
45,132,673	28,352,248	327,132,512	135,170,995	90,240,146	53,135,508	62,946,248
33,105,155	24,592,580	358,442,692	106,968,572	75,696,857	44,159,615	43,275,183
34,813,958	11,816,609	313,608,959	107,290,214	64,890,101	42,861,889	42,896,226
28,440,423	8,186,317	260,171,797	83,734,011	62,408,870	25,863,827	12,775,106
33,515,806	13,343,599	228,861,948	58,563,608	56,168,628	21,456,523	7,357,033
49,898,269	12,153,693	210,872,056	75,167,646	84,550,785	31,998,024	5,842,010
44,241,242	10,072,466	206,045,969	89,608,711	88,020,646	26,337,440	5,853,902
42,012,095	7,913,591	186,894,309	105,552,427	96,913,070	28,218,568	5,331,572
35,132,516	12,206,112	203,070,622	105,519,766	91,792,533	28,539,888	4,706,077
46,369,765	8,229,682	204,878,175	128,506,091	103,226,177	39,414,371	5,501,401
43,619,368	7,965,463	207,309,361	114,743,415	91,178,623	30,095,366	6,706,357
45,379,345	11,949,548	217,317,211	131,366,526	109,586,595	36,717,451	8,835,369
48,671,048	8,935,972	227,807,553	155,165,251	128,957,712	46,416,928	6,438,327
47,138,592	3,873,571	207,908,519	146,072,780	145,553,876	49,625,262	28,024,350
59,410,253	7,589,830	301,376,071	204,689,207	188,188,744	50,322,162	13,439,276
53,944,546	8,734,540	332,177,288	186,952,223	190,400,342	45,156,697	15,599,623
59,341,063	8,882,516	343,874,272	195,747,950	212,705,662	52,719,956	12,227,867
58,349,838	5,920,336	370,834,686	214,778,822	230,351,352	57,674,333	19,816,850
74,412,832	6,075,906	394,622,799	155,208,344	185,932,049	51,160,875	14,166,713
104,537,818	8,323,041	401,976,242	193,306,818	259,568,278	68,215,651	15,048,427
83,594,537	11,123,171	421,880,095	207,102,477	253,802,129	55,932,918	14,661,815
87,674,507	16,657,511	429,592,713	202,005,767	257,229,562	61,275,256	23,258,004
102,146,215	13,648,006	418,139,741	183,792,079	296,322,408	61,144,052	21,633,093
101,227,369	22,003,443	405,045,829	238,677,218	393,686,226	100,526,527	53,814,145

second session. Those for 1841 to 1850 are from Ex. Doc. No. 68, Thirty-first Congress, first session, condition of the banks for 1863. Those for 1853 are from Ex. Doc. No. 66, Thirty-second Congress,

STATES AND THEIR RESOURCES AND LIABILITIES IN THE YEARS 1873 TO 1892, INCLUSIVE.

RESOURCES.		LIABILITIES.				
Other resources.	Total resources.	Capital stock.	Surplus and profits.	Circulation.	Deposits.	Other liabilities.
\$944,079	\$178,881,407	\$42,705,834	\$12,137,400	\$174,714	\$110,754,034	\$13,109,425
1,164,999	237,402,088	59,305,532	15,305,912	153,432	143,696,383	18,940,829
4,909,190	272,338,996	69,084,980	15,799,300	177,653	165,871,439	21,405,624
6,872,866	278,255,852	80,425,633	17,485,163	388,397	157,928,658	22,028,007
6,442,710	383,257,704	110,949,515	23,949,421	387,661	226,654,538	21,316,569
10,694,390	277,911,831	95,193,292	19,677,060	388,298	142,764,491	19,888,690
9,221,760	315,839,340	104,124,871	22,333,795	389,542	166,958,229	22,032,903
5,801,796	354,904,486	90,816,575	25,538,111	283,308	208,751,611	29,514,881
10,542,266	418,956,060	92,922,525	28,919,633	274,941	261,362,303	35,476,658
12,306,578	438,834,173	91,808,213	32,050,629	286,391	281,775,496	32,913,444
9,969,706	512,137,026	102,454,861	37,050,361	187,978	334,995,702	37,448,124
7,671,876	521,077,766	110,020,351	44,202,836	137,554	325,365,669	40,311,356
5,791,111	553,562,761	125,258,240	42,244,311	98,129	344,307,916	41,654,165
8,224,886	528,695,920	109,611,596	37,909,268	103,430	342,882,767	38,188,859
16,272,153	695,050,414	148,557,367	53,278,970	228,956	447,995,653	44,989,468
14,711,237	671,707,317	154,931,868	56,885,088	148,434	410,047,842	49,091,085
8,940,828	796,035,613	166,651,582	64,841,037	120,161	507,084,481	57,338,352
7,760,635	870,812,131	188,737,307	73,760,521	120,248	553,054,584	55,139,471
15,281,566	905,994,142	208,564,841	81,116,533	110,534	556,637,012	59,565,222
16,329,044	1,040,697,731	233,751,171	90,358,180	137,232	648,513,809	67,937,339

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES IN THE UNITED STATES, AND THEIR AVERAGE CAPITAL AND DEPOSITS IN THE YEARS 1875-1882, INCLUSIVE.

States, etc.	November 30, 1875.			November 30, 1876.		
	No.	Capital.	Deposits.	No.	Capital.	Deposits.
Maine.....	67	\$271,992	\$30,964,822	66	\$177,658	\$27,017,950
New Hampshire.....	70	151,000	30,588,040	78	151,000	30,937,358
Vermont.....	21	260,000	7,821,859	21	302,500	8,123,983
Massachusetts.....	241	4,062,067	239,983,984	235	3,963,788	248,122,984
Rhode Island.....	58	4,062,575	54,019,465	58	3,923,222	52,888,125
Connecticut.....	107	3,062,093	79,735,441	112	3,027,892	82,818,889
Total Eastern States.....	564	11,869,727	443,113,611	570	11,546,060	449,903,289
New York.....	818	60,756,375	450,543,224	827	59,948,300	443,375,177
New Jersey.....	75	2,555,575	36,905,114	67	2,418,120	36,110,777
Pennsylvania.....	484	21,576,273	99,040,105	453	20,114,787	102,746,078
Delaware.....	9	680,563	1,003,052	10	708,596	1,684,846
Maryland.....	59	4,830,102	24,844,150	57	4,698,722	25,419,761
District of Columbia.....	16	566,825	3,701,763	12	615,102	3,646,919
Total Middle States.....	1,491	90,965,713	616,037,417	1,426	88,503,627	612,983,558
Virginia.....	81	3,521,630	7,404,184	77	3,563,878	7,188,428
West Virginia.....	23	1,369,503	3,863,164	25	1,426,858	3,939,744
North Carolina.....	20	909,169	1,432,522	15	576,662	885,795
South Carolina.....	19	1,044,376	963,026	18	1,006,452	1,008,034
Georgia.....	70	5,114,917	3,396,830	69	4,823,597	3,383,961
Florida.....	4	45,000	205,291	3	39,000	210,821
Alabama.....	23	1,195,208	1,514,792	18	1,095,900	1,501,305
Mississippi.....	24	1,098,101	1,211,751	29	1,251,577	1,196,752
Louisiana.....	27	3,626,187	6,537,178	26	3,665,584	6,330,702
Texas.....	100	3,289,386	3,988,290	98	3,400,041	4,302,285
Arkansas.....	14	241,437	187,344	13	225,167	264,300
Kentucky.....	89	13,357,840	12,013,967	90	13,080,653	12,062,662
Tennessee.....	29	1,644,660	2,312,245	31	1,723,291	2,775,023
Total Southern States.....	523	36,457,414	45,030,584	512	35,878,660	45,079,815
Missouri.....	216	12,084,502	36,407,541	219	11,395,892	34,644,940
Ohio.....	293	9,259,297	39,389,658	293	9,092,976	36,883,943
Indiana.....	141	5,637,277	11,525,574	149	6,033,563	10,533,776
Illinois.....	359	10,700,626	35,688,846	356	10,370,594	32,431,811
Michigan.....	155	3,696,686	11,190,779	154	3,770,559	11,084,504
Wisconsin.....	98	1,878,685	9,725,437	99	2,005,557	9,881,034
Iowa.....	241	4,223,639	9,484,568	266	4,832,196	8,738,362
Minnesota.....	63	1,113,224	2,400,915	68	1,158,438	2,539,637
Kansas.....	102	1,574,804	2,404,916	109	1,638,143	2,800,868
Nebraska.....	33	368,545	1,007,372	35	407,354	1,250,342
Total Western States.....	1,701	50,537,285	159,225,606	1,748	50,705,272	150,789,217
Nevada.....	16	252,777	1,777,932	17	299,438	1,690,357
Oregon.....	8	625,922	1,206,773	7	546,985	1,209,830
Colorado.....	29	452,638	1,011,360	29	549,540	1,007,576
Utah.....	6	141,455	629,770	6	151,000	588,283
Idaho.....	4	121,193	66,476	3	57,417	25,990
Montana.....	6	89,319	79,478	6	97,431	69,863
Wyoming.....	3	19,949	17,333	3	38,372	54,368
New Mexico.....	3	.....	32,388	3	2,000	33,743
Dakota.....	8	29,651	113,996	7	24,000	137,911
Washington.....	4	175,589	162,952	4	222,947	272,450
Arizona.....	.....	.....	.....	1	8,333	4,167
California.....	122	22,533,565	103,210,811	133	33,645,862	113,661,934
Total Pacific States and Territories.....	209	24,442,058	108,309,269	219	35,643,325	118,756,472
Total United States.....	4,488	214,272,197	1,371,716,487	4,475	222,276,944	1,377,518,351

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES, ETC.—Continued.

States, etc.	May 31, 1877.			May 31, 1878.		
	No.	Capital.	Deposits.	No.	Capital.	Deposits.
Maine.....	66	\$173,905	\$26,499,218	69	\$92,108	\$28,957,428
New Hampshire.....	72	52,333	30,896,234	71	61,000	28,309,624
Vermont.....	21	335,000	8,107,445	21	344,167	8,140,383
Massachusetts.....	231	3,946,720	251,193,188	229	3,896,063	228,563,753
Rhode Island.....	58	3,894,673	53,031,370	58	3,883,267	50,028,328
Connecticut.....	109	2,869,642	82,893,262	107	2,840,000	78,858,210
Total Eastern States.....	557	11,272,273	452,620,717	555	11,116,605	422,857,726
New York.....	816	57,484,516	433,367,852	785	51,769,737	408,376,172
New Jersey.....	65	2,170,838	35,457,184	59	1,741,071	19,326,498
Pennsylvania.....	447	19,327,348	85,704,817	409	17,578,661	86,258,996
Delaware.....	10	717,411	1,780,859	9	712,573	1,798,521
Maryland.....	55	4,727,381	25,590,636	54	4,790,029	25,163,733
District of Columbia.....	11	601,276	3,664,838	10	496,742	3,151,613
Total Middle States.....	1,404	85,028,770	585,566,186	1,326	77,088,818	544,075,533
Virginia.....	78	3,407,110	6,809,858	77	3,281,667	6,499,580
West Virginia.....	24	1,455,900	3,917,534	22	1,496,792	3,927,737
North Carolina.....	14	574,451	872,287	13	588,290	978,018
South Carolina.....	19	1,003,105	1,095,859	18	911,523	1,004,868
Georgia.....	66	4,392,147	4,263,519	67	4,317,817	3,948,488
Florida.....	5	47,000	271,057	6	89,483	233,405
Alabama.....	20	1,034,733	1,747,031	22	993,276	1,813,605
Mississippi.....	28	1,264,396	1,413,033	32	1,289,573	1,732,597
Louisiana.....	25	3,612,192	7,360,014	24	4,589,905	8,042,233
Texas.....	107	3,494,002	4,891,428	102	3,707,057	4,626,420
Arkansas.....	15	258,333	376,619	15	225,576	298,605
Kentucky.....	90	12,684,318	12,667,568	91	12,298,399	11,937,319
Tennessee.....	33	1,768,147	3,019,790	31	1,769,671	2,731,199
Total Southern States ..	524	34,995,834	48,805,597	520	35,559,029	47,774,074
Missouri.....	226	11,336,812	33,914,704	208	10,700,302	26,571,794
Ohio.....	289	9,179,316	38,424,997	285	8,963,356	35,558,834
Indiana.....	146	5,626,955	11,128,830	150	5,081,175	10,224,039
Illinois.....	361	10,319,797	32,436,483	350	8,122,646	19,305,316
Michigan.....	163	3,846,695	10,784,881	168	3,745,075	9,916,731
Wisconsin.....	102	2,061,413	10,094,782	100	2,116,278	9,461,578
Iowa.....	279	5,178,643	8,730,477	287	5,255,013	8,224,785
Minnesota.....	71	1,168,965	2,508,685	77	1,510,502	3,233,693
Kansas.....	114	1,725,224	3,116,289	109	1,472,344	2,598,746
Nebraska.....	39	465,664	1,184,932	48	503,595	1,189,250
Total Western States....	1,790	50,909,484	152,325,060	1,782	47,470,286	126,284,766
Nevada.....	19	417,039	1,545,409	18	412,268	1,914,583
Oregon.....	8	610,724	1,349,112	10	643,225	1,489,547
Colorado.....	30	588,858	971,936	28	526,190	934,915
Utah.....	8	179,521	587,894	8	190,000	714,555
Idaho.....	3	56,507	16,182	2	54,000	16,358
Montana.....	8	103,037	93,800	8	133,413	188,918
Wyoming.....	4	55,489	98,987	3	82,794	148,682
New Mexico.....	4	5,667	36,342	4	5,000	61,180
Dakota.....	8	34,167	140,321	12	78,039	277,927
Washington.....	4	222,312	317,696	3	208,000	537,450
Arizona.....	1	10,000	5,000	4	85,000	25,885
California.....	129	39,013,489	107,387,411	117	31,730,165	95,492,804
Total Pacific States and Territories.....	226	41,296,810	112,550,090	217	34,148,094	101,802,804
Total United States.....	4,501	223,503,171	1,351,867,650	4,400	205,382,832	1,242,794,903

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STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES, ETC.—Continued.

States, etc.	May 31, 1879.			May 31, 1880.		
	No.	Capital.	Deposits.	No.	Capital.	Deposits.
Maine.....	66	\$41,209	\$22,801,402	64	\$47,319	\$21,721,964
New Hampshire.....	71	61,000	26,766,055	71	51,600	28,301,549
Vermont.....	22	351,200	7,890,150	22	353,700	8,531,140
Massachusetts.....	221	4,167,412	209,872,023	218	5,638,099	208,822,039
Rhode Island.....	53	3,565,961	42,614,408	56	3,308,504	43,134,708
Connecticut.....	103	2,640,000	74,227,500	105	2,616,896	78,457,961
Total Eastern States.....	536	10,826,782	384,171,538	536	12,015,518	388,969,361
New York.....	788	53,008,406	405,697,186	821	58,501,951	467,941,194
New Jersey.....	55	1,554,540	18,073,791	51	1,324,553	20,391,118
Pennsylvania.....	372	15,747,854	79,951,117	363	14,952,414	95,219,091
Delaware.....	8	640,412	1,745,570	8	675,689	2,127,426
Maryland.....	50	4,442,612	24,521,242	50	3,699,276	26,634,263
District of Columbia.....	7	377,550	2,571,645	7	357,060	3,305,875
Total Middle States.....	1,280	75,771,374	532,560,551	1,300	79,510,943	615,618,967
Virginia.....	75	3,226,654	6,769,857	76	3,036,974	7,757,202
West Virginia.....	21	1,478,645	3,797,525	20	1,247,128	4,034,743
North Carolina.....	12	442,377	833,385	13	790,321	1,596,632
South Carolina.....	14	720,633	806,592	13	511,499	658,812
Georgia.....	60	3,957,486	4,545,928	58	4,068,279	5,910,827
Florida.....	6	81,783	215,970	9	83,830	287,289
Alabama.....	24	1,060,999	1,908,807	26	1,040,241	2,269,647
Mississippi.....	29	1,226,268	1,682,166	33	1,083,690	2,634,915
Louisiana.....	22	4,099,648	6,376,132	14	2,903,296	4,719,465
Texas.....	103	3,620,868	5,503,345	105	3,701,080	6,332,751
Arkansas.....	14	207,903	336,328	15	245,110	577,628
Kentucky.....	84	12,040,113	11,406,114	86	11,366,694	13,501,787
Tennessee.....	30	1,758,029	2,837,835	30	1,769,228	3,222,740
Total Southern States.....	494	33,921,406	47,019,984	498	31,847,370	53,504,438
Missouri.....	199	10,389,269	27,180,801	198	9,955,730	33,995,915
Ohio.....	265	8,638,209	32,857,568	269	8,152,305	39,192,930
Indiana.....	149	4,836,292	10,541,861	144	4,365,434	13,172,783
Illinois.....	350	8,019,177	20,231,009	350	8,364,809	29,645,871
Michigan.....	162	3,438,013	11,032,621	169	3,412,840	14,650,000
Wisconsin.....	102	2,149,160	9,414,984	118	2,213,574	13,752,928
Iowa.....	290	5,084,219	9,291,284	309	5,153,906	13,326,191
Minnesota.....	82	1,670,319	3,526,090	95	1,906,375	5,000,159
Kansas.....	126	1,369,532	3,175,805	148	1,564,144	4,877,150
Nebraska.....	46	444,349	1,250,437	83	653,890	2,019,814
Total Western States.....	1,771	46,038,539	128,502,460	1,883	45,743,007	169,633,732
Nevada.....	19	368,737	1,688,318	13	364,457	834,548
Oregon.....	12	1,078,739	1,353,172	15	1,245,208	1,033,103
Colorado.....	32	635,180	1,724,854	38	584,917	3,479,877
Utah.....	10	230,000	857,933	11	206,000	1,233,952
Idaho.....	3	6,083	45,304	2	5,358	18,368
Montana.....	8	154,204	284,136	13	446,708	724,031
Wyoming.....	4	106,411	191,290	4	128,054	271,201
New Mexico.....	5	5,000	86,251	5	6,667	181,925
Dakota.....	12	103,093	200,995	18	127,511	396,279
Washington.....	4	207,000	339,991	4	257,000	525,109
Arizona.....	7	81,827	76,107	5	112,932	243,673
California.....	115	31,707,109	81,019,951	111	21,535,175	82,426,012
Total Pacific States and Territories.....	231	34,683,383	87,868,302	239	25,019,987	91,368,078
Total United States.....	4,312	201,241,484	1,180,122,835	4,456	194,136,825	1,319,094,576

STATEMENT SHOWING BY STATES, ETC., THE NUMBER OF STATE, SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES, ETC.—Continued.

States, etc.	May 31, 1881.			May 31, 1882.		
	No.	Capital.	Deposits.	No.	Capital.	Deposits.
Maine	66	\$53, 200	\$24, 363, 290	67	\$88, 125	\$27, 406, 711
New Hampshire.....	72	76, 000	32, 163, 124	68	144, 250	36, 656, 791
Vermont.....	22	352, 804	10, 046, 910	23	450, 000	11, 900, 529
Massachusetts.....	225	5, 165, 730	235, 282, 409	241	8, 262, 417	245, 065, 760
Rhode Island.....	55	3, 719, 789	43, 039, 201	55	3, 586, 531	46, 580, 215
Connecticut.....	106	2, 620, 100	84, 289, 272	110	3, 017, 466	88, 894, 964
Total Eastern States....	546	11, 987, 623	429, 184, 266	564	15, 548, 789	456, 504, 970
New York.....	875	75, 389, 083	543, 232, 481	906	82, 836, 058	619, 681, 275
New Jersey.....	48	1, 238, 914	23, 877, 530	46	1, 255, 201	30, 442, 410
Pennsylvania.....	359	14, 536, 923	114, 665, 881	368	14, 971, 758	128, 744, 221
Delaware.....	7	609, 561	2, 299, 392	7	559, 686	2, 563, 323
Maryland.....	50	3, 147, 772	28, 747, 162	63	3, 337, 155	30, 663, 107
District of Columbia.....	7	364, 000	4, 144, 875	10	408, 742	4, 821, 921
Total Middle States	1, 337	95, 286, 253	716, 967, 321	1, 400	103, 368, 690	816, 916, 257
Virginia.....	74	3, 068, 985	9, 286, 961	76	3, 191, 770	11, 240, 785
West Virginia.....	19	1, 228, 983	4, 306, 402	21	1, 185, 057	5, 165, 827
North Carolina.....	13	504, 640	1, 165, 763	15	567, 201	1, 265, 023
South Carolina.....	14	549, 956	1, 914, 267	13	624, 577	1, 841, 812
Georgia.....	54	3, 438, 668	6, 199, 163	54	3, 532, 000	6, 615, 730
Florida.....	7	101, 079	539, 449	10	133, 521	897, 442
Alabama.....	27	1, 179, 085	2, 481, 642	29	1, 191, 175	3, 839, 324
Mississippi.....	28	989, 872	2, 144, 493	27	1, 032, 361	2, 638, 076
Louisiana.....	16	2, 418, 261	5, 185, 397	18	2, 500, 713	5, 746, 912
Texas.....	120	4, 047, 964	8, 811, 029	138	4, 686, 443	10, 581, 852
Arkansas.....	14	217, 302	679, 509	21	288, 843	735, 837
Kentucky.....	90	11, 197, 848	15, 633, 984	93	11, 510, 538	16, 877, 993
Tennessee.....	31	1, 796, 536	3, 474, 487	32	1, 825, 065	3, 375, 985
Total Southern States ..	507	30, 739, 179	61, 822, 546	547	32, 269, 264	70, 822, 643
Missouri.....	212	10, 129, 128	46, 772, 768	237	10, 946, 712	53, 442, 019
Ohio.....	266	7, 943, 567	45, 779, 597	271	7, 597, 999	51, 601, 588
Indiana.....	145	4, 433, 488	15, 878, 206	154	4, 620, 203	18, 642, 515
Illinois.....	363	8, 544, 575	43, 219, 527	353	15, 694, 445	51, 523, 888
Michigan.....	175	3, 489, 528	18, 436, 088	184	3, 530, 674	22, 471, 210
Wisconsin.....	116	2, 268, 761	17, 591, 341	125	2, 357, 113	21, 514, 855
Iowa.....	337	5, 671, 463	18, 592, 795	371	6, 517, 474	24, 555, 913
Minnesota.....	112	2, 875, 971	7, 754, 414	136	3, 283, 910	11, 924, 154
Kansas.....	175	1, 921, 571	6, 418, 482	218	2, 850, 780	7, 788, 854
Nebraska.....	98	944, 372	2, 661, 291	154	1, 487, 097	4, 348, 024
Total Western States....	1, 999	48, 222, 429	223, 104, 509	2, 203	58, 886, 407	267, 813, 020
Nevada.....	15	381, 851	1, 254, 649	12	312, 778	1, 139, 283
Oregon.....	16	892, 844	1, 434, 568	20	951, 542	2, 915, 865
Colorado.....	59	903, 440	3, 864, 948	62	1, 188, 340	4, 946, 714
Utah.....	12	208, 225	1, 582, 519	11	336, 458	2, 119, 659
Idaho.....	2	6, 561	19, 097	6	11, 575	57, 390
Montana.....	14	512, 706	904, 498	15	570, 858	1, 434, 947
Wyoming.....	4	135, 208	421, 310	5	193, 426	772, 078
New Mexico.....	8	13, 333	459, 518	11	25, 927	793, 359
Dakota.....	37	216, 263	484, 335	66	432, 224	839, 573
Washington.....	9	284, 050	657, 015	15	418, 657	1, 008, 857
Arizona.....	9	147, 319	635, 256	15	129, 056	862, 746
California.....	107	20, 800, 919	84, 642, 713	111	20, 286, 075	89, 751, 121
Total Pacific States and Territories.....	292	24, 502, 719	96, 360, 426	349	24, 856, 916	106, 641, 592
Total United States	4, 681	210, 738, 203	1, 527, 439, 008	5, 063	234, 929, 976	1, 718, 698, 482

PERCENTAGE OF DEPRECIATION OF BANK NOTES DURING THE SUSPENSION OF SPECIE PAYMENTS FROM 1814 TO 1817.*

Date.	In New York.	In Philadelphia.	In Baltimore.	Date.	In New York.	In Philadelphia.	In Baltimore.
1814.	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	1816.	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
September	10	.....	20	January	12½	14	15
October	10	.....	15	February	9	14	13
November	11	.....	10	March	12½	12½	18
December	11	.....	14	April	10	14½	23
1815.				May	12½	14	20
January	15	.....	20	June	12½	17	20
February	2	.....	5	July	6	15	15
March	5	.....	5	August	5	10	12
April	5½	.....	10	September	3	7½	10
May	5	5	14	October	2	9½	8
June	11½	9	16	November	1¾	7	9
July	14	11	20	December	2½	7	9
August	12½	11	19	1817.			
September	13	15	20	January	2½	4½	3
October	16	15	21½	February	2½	4	2½
November	12½	16	15				
December	12½	14	18				

* Considerations on the Currency and Banking System of the United States, p. 106; by Albert Gallatin, Philadelphia, 1831.

DISCOUNT ON BANK NOTES AT NEW YORK IN JANUARY OF THE YEARS MENTIONED.

Banks of—	1835.	1836.	1837.	1838.
Maine	$\frac{1}{2}$ to $\frac{1}{2}$	$\frac{1}{2}$	1	2½ to 3
New Hampshire	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to $\frac{1}{2}$	1	2½ to 3
Vermont	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to $\frac{1}{2}$	1	2½ to 3
Massachusetts	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to $\frac{1}{2}$	1	2½
Rhode Island	$\frac{1}{2}$ to 1	$\frac{1}{2}$ to $\frac{1}{2}$	1	2½ to 3
Connecticut	Par.	Par.	$\frac{1}{2}$	$\frac{1}{2}$ to 2½
New York City	$\frac{1}{2}$ to 3	Par to 3	1	Par.
New York, country	$\frac{1}{2}$ to 3	Par to 3	1	Par.
Philadelphia	$\frac{1}{2}$ to 1½	$\frac{1}{2}$ to 1½	$\frac{1}{2}$	2 to 2½
Pennsylvania	$\frac{1}{2}$ to 1	Par to 1	$\frac{1}{2}$	1 to 2½
New Jersey	$\frac{1}{2}$ to 2	1 to 2	1 to 2	2 to 3
Delaware	$\frac{1}{2}$ to 2	$\frac{1}{2}$	$\frac{1}{2}$	3
Baltimore	$\frac{1}{2}$ to 2	1 to 2	1 to 2	3 to 4
Maryland	$\frac{1}{2}$ to 2	1 to 1½	1 to 1½	3
District of Columbia	1 to 2	Par to 1	$\frac{1}{2}$	3 to 4
Virginia	4 to 5	2 to 2½	3 to 3½	5 to 6
North Carolina	3 to 4	1½ to 2	2½ to 3	4 to 5
South Carolina	5 to 6	2 to 2½	2½ to 3	5 to 6
Georgia	5 to 6	5 to 6	2½ to 3	8 to 10
Alabama	5½ to 6	2½	2 to 5	5 to 7
Louisiana	5 to 6	5	5	12 to 15
Mississippi	1½ to 4	1½ to 3	4 to 5	6
Ohio	1½ to 1½	1½	1 to 1½	.....
Michigan	2 to 2½	1½ to 2	3 to 5	.....
Canada .....	.....	3 to 5	3 to 5	5 to 6
Virginia, Western .....	.....	.....	10	12 to 15
Florida .....	.....	.....	5	15
Tennessee .....	.....	.....	5	5 to 6
Kentucky .....	.....	.....	.....	7 to 8
Illinois .....	.....	.....	.....	7 to 8
Indiana .....	.....	.....	.....	.....

HIGHEST AND LOWEST PRICES OF BANK AND TREASURY NOTES AND AMERICAN GOLD AT PHILADELPHIA IN EACH YEAR FROM 1814 TO 1823, AND FROM 1834 TO 1838.

Banks of—	1814.	1815.	1816.	1817.	1818.	1819.	1820.
Philadelphia	Standard	Standard	Standard	Standard	Standard	Standard	Standard
Pennsylvania (other) ..	0 to 7½d	— to 7 to 3a 10d.	10 to 4½ a 14d.	Par to 9d.	Par to 6a 30d.	Par to 5d.	Par to 4 a 2d.
New Jersey			Par to 5d.	Par	Par	Par to 2d.	Par to 1d.
Delaware	1 to 4d	5 to 2d	3d to 4½ p. a 9d.	Par to 10d.	Par to 30d.	Par	Par.
Baltimore	3 to 5d	6½ to 2 a 3d.	7 to 2½d	4½d to par.	Par to 1½d.	1 to 2½ a ½d.	½d.
Maryland (other)			3 to 10d	7 to 3a 10d.	2 to 30d	2 to 8d	1½ to 3d.
District of Columbia ..			10 to 4d	6d to par.	Par to 2½d.	1½ to 3½ a 1d.	1½ to 3d.
Virginia	5 to 10d	8 to 2d. a par.	6p. to par.	1p. to 2d.	Par to 10d.	1½ to 8 a 3d.	1 to 3d.
Virginia, Western						8 to 12½d	10 to 12½ a 8d.
North Carolina	5 to 10d	8d. to 2½p.	6p. to par.	1p. to 3d.	1½ to 6d	3 to 17½ a 4d.	2½ to 10 a 2½d.
South Carolina	5 to 10d		8p. to 2p	4p. to 2d.	½ to 3d	2 to 8 a 1½d.	Par to 6 a 1d.
Georgia	5 to 10d			0 to 1d.	1 to 4d	2½ to 14 a 2d.	1½ to 10 a 1½d.
Tennessee				6 to 5d.	4½ to 12½d.	12½ to 20d.	Few sales.
Kentucky			6 to 10d	6 to 4½d.	4½ to 10d.	0 to 25 a 12½d.	12½ to —a 30d.
Ohio	7½ to 5d	7 to 3a 10d.	5 to 12d	15 to 4d	4½ to 12½d.	0 to 15 a 30d.	12½ to 25d.
Treasury notes	2 to 10d	9d to 6p	3 to 11 a 4p.	4½p.			
American gold	7 to 12p	17 to 2 a 16p.	17 to 7p	5 to 4p. a par.			

Banks of—	1821.	1822.	1823.	1834.	1835.	1836.	1837.	1838.
Philadelphia ..	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
Pennsylvania (other) ..	Par to 3d	Par to 3d	Par to 5d	Par to 1½d	Par to 2d	Par to 2½d	Par to 3d	Par to 2d.
New Jersey	Par	Par to 1d	Par to ½d	Par to 1d	Par to 1d	Par to 1d	Par to 2d	Par to ½d.
Delaware	Par	Par	Par to 1d	Par to 1d	Par to ½d	Par to ¾d	Par to ¾d	Par to ¾d.
Baltimore	½d.	½ to ¾d	½d.	½d.	½ to ¾d	¾ to 1½d	¾ to 1 a ½d.	½ to 1½d.
Maryland (other) ..	½ to 3 a 1½d.	1 to 1½d	½ to 1½d	1½ to 2d	1 to ¾d	¾ to 1d	Par to 2d	1 to 2d.
District of Colum- bia.		½ to 1½d	1½ to 1d	1½ to 3 a 1d.	½ to 1d	½ to 1d	Par to 3½d	1 to 2d.
Virginia	¾ to 2d	1 to 3d	2 to ¾d	1½ to 3 a 1d.	½ to 1d	½ to 1½d	½ to 3d	1½ to 4d.
Virginia, Western ..	8 to 5d	5 d	5d.	11 to 1¾d	2 to 1d	1½ to 2½d		3 to 5d.
North Carolina	2 to 4½ a 2½d.	2½ to 12½ a 4½d.	6½ to 12½ a 3d.	3 to 1a 2d	2d.	2 to 3d	2½ to 6d	3 to 5d.
South Carolina	1½ to 2 a ¾d.	1 to 5d	5 to 2d	2 to 7a 2d	2d.	2 to 3d	2½ to 10d	3 to 11d.
Georgia	1½ to 5 a 1¾d.	2½ to 9 a 4½d.	6½ to 15 a 2d.	4 to 7a 5d	2 to 3d	2 to 3d	3 to 12d	3½ to 10d.
Alabama				7 to 10d	8 to 4d	3 to 7d	5 to 15d	7 to 20d.
Louisiana		1½ to 8 a 5½d.	7 to 3d	5d.	3 to 2½d	2½ to 6d	5 to 15d	5 to 12½d.
Mississippi				10 to 8d	5 to 4d	3 to 6d	6 to 20d	15 to 35d.
Tennessee	— to 35d. a —.	35 to — a 30d.	35d.	5d.	5d.	3 to 6d	5 to 15d	12½ to 30d.
Kentucky	30 to 50d.	45 to 75d.	70d.	2 to 5d.	3 to 2½d	2 to 3d	2½ to 8d	3½ to 7½d.
Illinois				0 to 5d	0 to 4d	3 to 5d	3 to 8d	5 to 7½d.
Indiana				0 to 5d	0 to 4 a 3d.	3 to 3½d	3 to 8d	5 to 7½d.
Ohio	5 to 12½d.	5 to 8 a 6d.	6 to 5d	2 to 4d	2½ to 3d	2 to 3d	3 to 6d	4 to 7d.
Michigan				2 to 2½d	2d.	2 to 3d	2½ to 15d.	0 to 20d.
American gold	1 to 5p	5½ to 7½p.	5 to ½p					

AGGREGATE RESOURCES AND LIABILITIES
OF
THE NATIONAL BANKS
FROM
OCTOBER, 1863, TO OCTOBER, 1892.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1863.

Resources.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Loans and discounts.....				\$5,466,088.33
U. S. bonds and securities.....				5,662,600.00
Other items.....				106,009.12
Due from nat'l and other b'ks.....				2,625,597.05
Real estate, furniture, etc.....				177,565.69
Current expenses.....				53,808.92
Premiums paid.....				2,503.69
Checks and other cash items.....				492,138.58
Bills of nat'l and other banks.....				764,725.00
Specie and other lawful mon'y.....				1,446,607.62
Total.....				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks	508 banks.
Loans and discounts.....	\$10,666,095.60	\$31,593,943.43	\$70,746,513.33	\$93,238,657.92
U. S. bonds and securities.....	15,112,250.00	41,175,150.00	92,530,500.00	108,054,400.00
Other items.....	74,571.48	432,059.95	842,017.73	1,434,739.76
Due from national banks.....		4,699,479.56	15,935,730.13	19,965,720.47
Due from other b'ks and b'krs.....	*4,786,124.58	8,537,908.94	17,337,558.66	14,051,396.31
Real estate, furniture, etc.....	381,144.00	755,696.41	1,694,049.46	2,202,318.20
Current expenses.....	118,854.43	352,720.77	502,341.31	1,021,569.02
Checks and other cash items.....	577,507.92	2,651,916.96	5,057,122.90	7,640,169.14
Bills of nat'l and other banks.....	895,521.00	1,660,000.00	5,344,172.00	4,687,727.00
Specie and other lawful mon'y.....	5,018,622.57	22,961,411.64	42,283,798.23	44,801,497.48
Total.....	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts.....	\$166,448,718.00	\$252,404,208.07	\$362,442,743.08	\$487,170,136.29
U. S. bonds and securities.....	176,578,750.00	277,619,900.00	391,744,850.00	427,731,300.00
Other items.....	3,294,883.27	4,275,769.51	12,569,120.38	19,048,513.15
Due from national banks.....	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs.....	19,836,072.83	22,554,636.57	26,078,028.01	17,393,232.25
Real estate, furniture, etc.....	4,083,226.12	6,525,118.80	11,231,257.28	14,703,281.77
Current expenses.....	1,053,725.34	2,298,025.65	2,338,775.56	4,539,525.11
Premiums paid.....	1,323,023.56	1,823,291.84	2,243,210.31	2,585,501.06
Checks and other cash items.....	17,837,496.77	29,681,394.13	41,314,904.50	72,309,854.44
Bills of nat'l and other banks.....	14,275,153.00	13,710,370.00	21,651,826.00	16,247,241.00
Specie.....	4,481,937.68	6,659,660.47	9,437,060.40	18,072,012.59
Legal tenders and frac'l cur'y.....	72,535,504.67	112,999,320.59	168,426,166.55	189,988,496.28
Total.....	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892.

1863.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Capital stock				\$7, 188, 393. 00
Undivided profits				128, 030. 06
Individual and other deposits				8, 497, 681. 84
Due to nat'l and other banks*				981, 178. 59
Other items				2, 360. 51
Total				16, 797, 644. 00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Capital stock	\$14, 740, 522. 00	\$42, 204, 474. 00	\$75, 213, 945. 00	\$86, 782, 802. 00
Surplus fund			1, 129, 910. 22	2, 010, 286. 10
Undivided profits	432, 827. 81	1, 625, 656. 87	3, 094, 330. 11	5, 982, 392. 22
National b'k notes outstanding	30, 155. 00	9, 797, 975. 00	25, 825, 665. 00	45, 260, 504. 00
Individual and other deposits	19, 450, 492. 53	51, 274, 914. 01	119, 414, 239. 03	122, 166, 536. 40
Due to nat'l and other banks*	2, 153, 779. 38	6, 814, 930. 40	27, 382, 006. 37	34, 862, 384. 81
Other items	822, 914. 86	3, 102, 337. 38	213, 708. 02	43, 289. 77
Total	37, 630, 691. 58	114, 820, 287. 66	252, 273, 803. 75	297, 108, 195. 30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Capital stock	\$135, 618, 874. 00	\$215, 326, 023. 00	\$325, 834, 558. 00	\$393, 157, 206. 00
Surplus fund	8, 663, 311. 22	17, 318, 942. 65	31, 303, 565. 64	38, 713, 380. 72
Undivided profits	12, 283, 812. 65	17, 809, 307. 14	23, 159, 408. 17	32, 350, 278. 19
National b'k notes outstanding	66, 769, 375. 00	98, 896, 488. 00	131, 452, 158. 00	171, 321, 903. 00
Individual and other deposits	183, 479, 636. 98	262, 961, 473. 13	398, 357, 559. 59	500, 910, 573. 22
United States deposits	37, 764, 729. 77	57, 630, 141. 01	58, 032, 720. 67	48, 170, 381. 31
Due to national banks	30, 619, 175. 57	41, 301, 031. 16	78, 261, 045. 64	90, 044, 837. 08
Due to other b'ks and bankers*	37, 104, 130. 62	59, 692, 581. 64	79, 591, 594. 93	84, 155, 161. 27
Other items	265, 620. 87	578, 951. 37	462, 871. 02	944, 053. 70
Total	512, 568, 666. 68	771, 514, 939. 10	1, 126, 455, 481. 66	1, 359, 768, 074. 49

* Including State bank circulation outstanding.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

Resources.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Loans and discounts.....	\$500,650,109.19	\$528,080,526.70	\$550,353,094.17	\$603,314,704.83
U. S. b'ds dep'd to secure circ'n	298,376,850.00	315,850,300.00	326,483,350.00	331,843,200.00
Other U. S. b'ds and securities	142,003,500.00	125,625,750.00	121,152,950.00	94,974,650.00
Oth'r stocks, b'ds, and mortg's	17,483,753.18	17,379,738.92	17,565,911.46	15,887,490.06
Due from national banks....	93,254,551.02	87,564,329.71	96,696,482.66	107,650,174.18
Due from other b'ks and b'k'rs	14,658,229.87	13,682,345.12	13,982,613.23	15,211,117.16
Real estate, furniture, etc....	15,436,296.16	15,895,564.46	16,730,923.62	17,134,602.58
Current expenses.....	3,193,717.78	4,927,599.79	3,032,716.27	5,311,253.35
Premiums paid.....	2,423,918.02	2,233,516.31	2,398,872.26	2,493,773.47
Checks and other cash items.	89,837,684.50	105,490,619.36	96,077,134.53	103,684,249.21
Bills of national and other b'ks	20,406,442.00	18,279,816.00	17,866,742.00	17,437,779.00
Specie.....	19,205,018.75	17,529,778.42	12,629,376.30	9,226,831.82
Legal tenders and fract'l cur'y	187,846,548.82	189,867,852.52	201,425,041.63	205,793,578.76
Total.....	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Loans and discounts.....	\$608,771,799.61	\$597,648,286.53	\$588,450,396.12	\$609,675,214.61
U. S. b'ds dep'd to secure circ'n	339,570,700.00	338,863,650.00	337,684,250.00	338,640,150.00
U. S. b'ds dep'd to sec're dep't's	36,185,950.00	38,455,800.00	38,368,950.00	37,862,100.00
U. S. b'ds and sec'ties on hand.	52,949,300.00	46,639,400.00	45,633,700.00	42,460,800.00
Oth'r stocks, b'ds, and mortg's	15,073,737.45	20,194,875.21	21,452,615.43	21,507,881.42
Due from national banks....	92,552,206.29	94,121,186.21	92,308,911.87	95,217,610.14
Due from other b'ks and b'k'rs	12,996,157.49	10,737,392.90	9,663,322.82	8,389,226.47
Real estate, furniture, etc....	18,925,315.51	19,625,893.81	19,800,905.86	20,639,708.23
Current expenses.....	2,822,675.18	5,693,784.17	3,249,153.31	5,297,494.13
Premiums paid.....	2,860,398.85	3,411,325.56	3,338,600.37	2,764,186.35
Checks and other cash items.	101,430,220.18	87,951,405.13	128,312,177.79	134,603,231.51
Bills of national banks.....	19,263,718.00	12,873,785.00	16,138,769.00	11,841,104.00
Bills of other banks.....	1,176,142.00	825,748.00	531,267.00	333,209.00
Specie.....	19,726,043.20	11,444,529.15	11,128,672.98	12,798,044.40
Legal tenders and fract'l cur'y	104,872,371.64	92,861,254.17	102,534,613.46	100,550,849.91
Compound-interest notes....	82,047,250.00	84,065,790.00	75,488,220.00	56,888,250.00
Total.....	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Loans and discounts.....	\$616,603,479.89	\$628,029,347.65	\$655,729,546.42	\$657,668,847.83
U. S. b'ds dep'd to secure circ'n	339,001,200.00	339,686,650.00	339,569,100.00	340,487,050.00
U. S. b'ds dep'd to sec're dep't's	37,315,750.00	37,446,000.00	37,853,150.00	37,360,150.00
U. S. b'ds and sec'ties on hand.	44,164,500.00	45,958,550.00	43,068,350.00	36,817,600.00
Oth'r stocks, b'ds, and mortg's	19,365,864.77	19,874,381.33	20,007,327.42	20,693,406.40
Due from national banks....	99,311,446.60	95,900,606.35	114,434,097.93	102,278,547.77
Due from other b'ks and b'k'rs	8,480,199.74	7,074,297.44	8,642,456.72	7,818,822.24
Real estate, furniture, etc....	21,125,665.68	22,082,070.25	22,609,829.70	22,747,875.18
Current expenses.....	2,986,893.86	5,428,460.25	2,938,519.04	5,278,911.22
Premiums paid.....	2,464,536.96	2,660,106.09	2,432,074.37	1,819,815.50
Checks and other cash items.	109,390,266.37	114,993,036.23	124,076,097.71	143,241,394.99
Bills of national banks.....	16,655,572.00	12,573,514.00	13,210,179.00	11,842,974.00
Bills of other banks.....	261,269.00	196,106.00	342,550.00	222,668.00
Fractional currency.....	1,927,876.78	1,825,640.16	1,863,358.91	2,262,791.97
Specie.....	20,981,601.45	18,373,943.22	20,755,919.04	13,003,713.39
Legal-tender notes.....	114,306,491.00	84,390,219.00	100,166,100.00	92,453,475.00
Compound-interest notes....	39,997,030.00	38,917,490.00	19,473,420.00	4,513,730.00
Three per cent. certificates...	8,245,000.00	24,255,000.00	44,905,000.00	59,080,000.00
Total.....	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1866.

Liabilities.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Capital stock.....	\$403,357,346.00	\$409,273,534.00	\$414,270,493.00	\$415,472,369.00
Surplus fund.....	43,000,370.78	44,687,810.54	50,151,991.77	53,359,277.64
Undivided profits.....	28,972,493.70	30,964,422.73	29,286,175.45	32,593,486.69
National b'k notes outstand'g.	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State bank notes outstanding.	45,449,155.00	33,800,865.00	19,996,163.00	9,748,025.00
Individual deposits.....	522,507,829.27	534,734,950.33	533,338,174.25	564,616,777.64
U. S. deposits.....	29,747,236.15	29,150,729.82	36,038,185.03	30,420,819.80
Dep'ts of U.S. disb'g officers			3,066,892.22	2,979,955.77
Due to national banks.....	94,709,074.15	89,067,501.54	96,496,726.42	110,531,957.31
Due to other b'ks and bankers.	23,793,584.24	21,841,641.35	25,951,728.99	26,986,317.57
Total.....	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Capital stock.....	\$420,229,739.00	\$419,399,484.00	\$418,558,148.00	\$420,073,415.00
Surplus fund.....	59,992,874.57	60,206,013.58	63,232,811.12	66,695,587.01
Undivided profits.....	26,961,382.60	31,131,034.39	30,656,222.84	33,751,446.21
National b'k notes outstand'g.	291,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State bank notes outstanding.	6,961,499.00	5,460,312.00	4,484,112.00	4,092,153.00
Individual deposits.....	558,699,768.06	512,046,182.47	539,599,076.10	540,797,837.51
U. S. deposits.....	27,284,876.93	27,473,005.66	29,838,391.53	23,062,119.92
Dep'ts of U.S. disb'g officers	2,477,509.48	2,650,981.39	3,474,192.74	4,352,379.43
Due to national banks.....	92,761,998.43	91,156,890.89	89,821,751.60	93,111,240.89
Due to other b'ks and bankers.	24,416,588.33	23,138,629.46	22,659,267.08	19,644,940.20
Total.....	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,542 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Capital stock.....	\$420,260,790.00	\$420,676,210.00	\$420,105,011.00	\$420,634,511.00
Surplus fund.....	70,586,125.70	72,349,119.60	75,840,118.94	77,995,761.40
Undivided profits.....	31,399,877.57	32,861,597.08	33,543,223.35	36,095,883.98
National b'k notes outstand'g.	294,377,390.00	295,336,044.00	294,908,264.00	295,769,489.00
State bank notes outstanding.	3,792,013.00	3,310,177.00	3,163,771.00	2,906,352.00
Individual deposits.....	534,704,709.00	532,011,480.36	575,842,070.12	580,940,820.85
U. S. deposits.....	24,305,638.02	22,750,312.77	24,003,676.96	17,573,250.64
Dep'ts of U. S. disb'g officers	3,208,783.03	4,976,632.31	3,499,389.99	4,570,478.16
Due to national banks.....	98,144,666.61	94,073,631.25	113,306,346.34	99,414,397.28
Due to other b'ks and bankers.	21,867,648.17	21,323,636.60	27,355,204.56	23,720,829.18
Total.....	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.40

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Loans and discounts.....	\$644,945,039.53	\$662,084,813.47	\$686,347,755.81	\$682,883,106.97
U. S. bonds to secure circulat'n	338,539,950.00	338,379,250.00	338,699,750.00	339,480,100.00
U. S. bonds to secure deposits.	34,538,350.00	29,721,350.00	27,625,350.00	18,704,000.00
U. S. b'ds and sec'ties on hand.	35,010,600.00	30,226,500.00	27,476,650.00	25,993,950.00
Other stocks, b'ds, and mortg's	20,127,732.96	20,074,455.69	20,777,563.53	22,250,697.14
Due from redeeming agents.	65,727,070.80	57,554,382.55	62,912,636.82	56,669,562.84
Due from other national banks	36,067,316.84	30,520,527.89	35,556,504.53	35,393,563.47
Due from State banks and b'k'rs	7,715,719.34	8,075,595.60	9,140,919.24	8,790,418.57
Real estate, furniture, etc....	23,289,838.28	23,798,188.13	23,859,271.17	25,169,188.85
Current expenses.....	3,265,990.81	5,641,195.01	5,820,577.87	5,646,382.96
Premiums paid.....	1,654,352.70	1,716,210.13	1,809,070.01	2,092,364.85
Checks and other cash items.	142,605,984.92	154,137,191.23	161,614,852.66	108,809,817.37
Bills of other national banks.	14,684,799.00	11,725,239.00	11,524,447.00	10,776,023.00
Fractional currency.....	2,280,471.06	2,088,545.18	1,804,855.53	2,090,727.38
Specie.....	29,626,750.26	9,944,532.15	18,455,090.48	23,002,405.83
Legal tender notes.....	88,239,300.00	80,875,161.00	80,934,119.00	83,719,295.00
Three per cent. certificates	52,075,000.00	51,190,000.00	49,815,000.00	45,745,000.00
Total	1,540,304,260.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Loans and discounts.....	\$688,875,203.70	\$710,848,609.39	\$719,341,186.06	\$715,928,079.81	\$725,515,538.49
Bonds for circulation	339,350,750.00	339,251,350.00	338,845,200.00	340,857,450.00	344,104,200.00
Bonds for deposits ..	17,592,000.00	16,102,000.00	15,704,000.00	15,381,500.00	15,189,500.00
U. S. bonds on hand.	24,677,100.00	27,292,150.00	28,276,600.00	22,323,800.00	23,893,300.00
Other stocks and b'ds	21,082,412.00	20,524,294.55	23,300,681.87	23,614,721.25	22,686,358.59
Due from red'g ag'ts	71,641,486.05	73,435,117.98	74,635,405.61	66,275,668.92	64,805,062.88
Due from nat'l banks	31,994,609.26	29,510,688.11	36,123,750.66	33,948,805.65	37,478,166.49
Due from State banks	9,319,560.54	10,238,219.85	10,430,781.32	9,202,496.71	9,824,144.18
Real estate, etc.....	26,002,713.01	26,330,701.24	26,593,357.00	27,470,746.97	28,021,637.44
Current expenses ...	3,469,588.00	6,683,189.54	6,324,955.47	5,871,750.02	6,905,073.32
Premiums paid.....	2,439,591.41	2,680,882.39	3,076,456.74	2,491,222.11	3,251,648.72
Cash items.....	111,624,822.00	11,267,703.12	11,497,534.13	12,536,613.57	13,229,403.34
Cl'r'g-house exch'gs.		75,317,992.22	83,936,515.64	79,089,688.39	76,208,707.00
National bank notes.	15,840,669.00	14,226,817.00	16,342,582.00	12,512,927.00	17,001,846.00
Fractional currency.	2,476,966.75	2,235,499.02	2,184,714.39	2,078,178.05	2,150,522.89
Specie.....	48,345,383.72	37,096,543.44	31,099,437.78	18,460,011.47	26,307,251.59
Legal-tender notes....	87,708,502.00	82,485,978.00	94,573,751.00	79,324,577.00	80,580,745.00
Three per cent. cert'fs	43,820,000.00	43,570,000.00	43,465,000.00	43,345,000.00	41,845,000.00
Total	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,638 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Loans and discounts.....	\$767,858,490.59	\$779,321,828.11	\$789,416,568.13	\$831,552,210.00	\$818,996,311.74
Bonds for circulation	351,556,700.00	354,427,200.00	357,398,950.00	364,475,800.00	366,840,200.00
Bonds for deposits ..	15,231,500.00	15,236,500.00	15,250,500.00	28,087,500.00	23,155,150.00
U. S. bonds on hand.	23,911,350.00	22,487,050.00	24,200,300.00	17,753,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,414,659.05	23,132,871.05	24,517,059.35	23,061,184.20
Due from red'g ag'ts	83,899,183.92	85,061,016.31	92,369,246.71	86,878,608.84	77,985,600.53
Due from nat'l banks	30,201,119.99	38,332,679.74	39,636,579.35	43,525,362.05	43,313,344.78
Due from State banks	10,271,605.34	11,478,174.71	11,853,308.60	12,772,669.83	13,069,301.40
Real estate, etc.....	28,805,814.79	29,242,762.79	29,637,999.30	30,089,783.85	30,070,330.57
Current expenses.....	6,694,014.17	6,764,159.73	6,295,099.46	6,153,370.29	7,330,424.12
Premiums paid.....	8,939,995.20	4,414,755.40	5,026,385.97	5,500,890.17	5,956,073.74
Cash items.....	11,642,644.74	12,749,289.84	13,101,497.95	14,058,268.86	13,784,424.76
Cl'r'g-house exch'gs.	100,693,917.54	130,855,698.15	102,091,311.75	101,165,854.52	114,538,539.93
National bank notes.	13,137,006.00	16,632,323.00	19,101,389.00	14,197,653.00	13,085,904.00
Fractional currency.	2,103,298.16	2,135,763.00	2,160,713.22	2,095,485.79	2,061,600.89
Specie.....	25,769,166.64	22,792,027.02	19,924,955.16	13,252,998.17	29,595,299.56
Legal-tender notes ..	91,072,349.00	106,219,126.00	122,137,660.00	109,414,735.00	93,942,707.00
Three per cent. cert'fs	37,570,000.00	33,935,000.00	30,690,000.00	25,075,000.00	21,400,000.00
Total	1,627,032,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

BANKS FROM OCTOBER, 1863, TO OCTOBER 1892—Continued.

1869.

Liabilities.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Capital stock.....	\$419,040,931.00	\$420,818,721.00	\$422,659,260.00	\$426,399,151.00
Surplus fund.....	81,169,936.52	82,653,989.19	82,218,576.47	86,165,334.32
Undivided profits.....	35,318,273.71	37,489,314.82	43,812,898.70	40,687,300.92
Nat'l bank notes outstanding.	294,476,702.00	292,457,098.00	292,753,286.00	293,593,645.00
State bank notes outstanding.	2,734,609.00	2,615,387.00	2,558,874.00	2,454,697.00
Individual deposits.....	568,530,934.11	547,922,174.91	574,307,382.77	511,400,196.63
U. S. deposits.....	13,211,850.19	10,114,328.32	10,301,907.71	7,112,616.67
Dept's U. S. disburs'g officers.	3,472,884.90	3,665,131.61	2,454,048.99	4,516,648.12
Due to national banks.....	95,453,139.33	92,662,648.49	100,933,910.03	95,067,892.83
Due to State banks and b'k'rs.	26,984,945.74	23,018,610.62	23,046,771.30	23,849,371.62
Notes and bills re-discounted.....		2,464,849.81	2,392,265.61	3,839,357.10
Bills payable.....		1,870,913.26	1,735,289.07	2,140,363.12
Total.....	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock.....	\$426,074,954.00	\$427,504,247.00	\$427,235,701.00	\$430,399,301.00	\$435,356,004.00
Surplus fund.....	90,174,281.14	90,229,954.59	91,689,834.12	94,061,433.95	91,705,740.34
Undivided profits.....	34,300,430.80	43,109,471.62	42,861,712.59	38,608,618.91	46,056,428.55
Nat'l bank circulat'n.	292,838,935.00	292,509,149.00	291,183,614.00	291,798,640.00	296,205,446.00
State bank circulat'n.	2,351,993.00	2,279,469.00	2,222,793.00	2,138,548.00	2,091,799.00
Dividends unpaid....	2,299,296.27	1,483,416.15	1,517,595.18	2,462,591.31	2,242,556.49
Individual deposits..	546,236,881.57	516,058,085.26	542,261,563.18	501,407,586.90	507,368,618.67
U. S. deposits.....	6,750,139.19	6,424,421.25	10,677,873.92	6,807,978.49	6,074,407.90
Dept's U. S. dis. offic's	2,592,001.21	4,778,225.93	2,592,967.54	4,550,142.68	4,155,304.25
Due to national banks	108,351,300.33	109,667,715.95	115,456,491.84	100,348,292.45	106,090,414.53
Due to State banks..	28,904,849.14	29,767,575.21	33,012,162.78	29,693,910.80	29,200,587.29
Notes re-discounted..	3,842,542.30	2,462,647.49	2,741,843.53	3,843,577.67	4,612,131.08
Bills payable.....	1,543,753.49	2,873,357.40	2,302,756.99	4,592,609.76	4,838,667.83
Total.....	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Capital stock.....	\$444,232,771.00	\$446,925,493.00	\$450,330,841.00	\$468,255,696.00	\$460,225,866.00
Surplus funds.....	96,862,081.66	97,620,099.28	98,322,203.80	101,112,671.91	101,573,153.62
Undivided profits....	43,883,857.64	44,776,030.71	45,535,227.79	42,008,714.38	48,630,925.81
Nat'l bank circulat'n.	301,713,460.00	306,131,393.00	307,793,880.00	315,519,117.00	318,265,481.00
State bank circulat'n.	2,035,800.00	1,982,580.00	1,963,058.00	1,886,538.00	1,886,538.00
Dividends unpaid....	1,263,767.70	2,235,248.46	1,408,628.25	4,540,194.61	1,393,427.98
Individual deposits..	561,190,830.41	611,025,174.10	602,110,758.16	600,868,486.55	596,586,487.54
U. S. deposits.....	6,314,957.81	6,521,572.92	6,265,167.94	20,511,935.98	14,829,525.65
Dept's U. S. dis. offic's	4,813,016.66	3,757,873.84	4,893,907.25	5,393,598.98	5,399,108.34
Due to national b'ns	118,904,865.84	128,037,469.17	135,167,847.69	131,730,713.04	113,657,614.16
Due to State banks..	37,311,519.13	36,113,290.67	41,219,802.96	40,211,971.67	38,116,950.67
Notes re-discounted..	3,256,896.42	3,573,723.02	3,120,039.09	3,964,552.57	4,922,455.78
Bills payable.....	5,248,206.01	5,740,964.77	5,278,973.72	4,528,191.12	5,374,362.67
Total.....	1,627,032,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

Resources.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Loans and discounts.	\$839,665,077.91	\$844,902,253.49	\$871,531,448.67	\$877,197,923.47	\$885,653,449.62
Bonds for circulation	370,924,700.00	374,428,450.00	377,029,700.00	382,040,400.00	384,458,500.00
Bonds for deposits...	15,870,000.00	15,169,000.00	15,409,950.00	15,479,750.00	16,304,750.00
U. S. bonds on hand...	21,323,150.00	19,292,100.00	16,458,250.00	12,142,500.00	10,306,103.00
Other stocks and b'ds	22,838,388.80	21,538,914.06	22,270,610.47	23,533,151.73	23,160,557.29
Due from red'g ag'ts	89,548,329.93	82,120,017.24	91,564,269.53	80,717,071.30	86,401,459.44
Due from nat'l banks	38,282,905.86	36,697,592.81	39,468,323.39	34,486,593.87	42,707,613.54
Due from State banks	12,269,822.68	12,909,716.94	13,014,265.26	12,976,878.01	12,008,843.54
Real estate, etc.....	30,637,676.75	30,899,274.98	31,123,843.21	32,276,498.17	33,014,796.83
Current expenses....	6,265,655.13	7,026,041.23	6,719,794.90	6,310,428.79	8,454,803.97
Premiums paid.....	6,308,821.86	6,544,279.29	6,616,174.75	6,546,848.52	7,097,847.86
Cash items.....	12,143,403.12	12,461,171.40	13,458,753.80	14,916,784.34	13,696,723.85
Clear'g-house exch'gs	93,154,319.74	114,195,966.36	88,592,800.16	110,086,315.37	90,145,482.72
National-bank notes.	15,552,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,070,322.00
Fractional currency.	2,278,143.24	2,143,249.29	2,069,464.12	2,151,747.88	2,270,576.32
Specie.....	25,607,825.32	24,433,899.46	24,256,644.14	10,229,756.79	19,047,338.45
Legal-tender notes...	97,865,400.00	105,732,435.00	122,994,417.00	105,121,104.00	102,922,369.00
U. S. cert'fs of deposit	.....	.....	.....	6,710,000.00	12,650,000.00
Three per cent. cert'fs	18,980,000.00	15,365,000.00	12,005,000.00	7,140,000.00	4,185,000.00
Total.....	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Loans and discounts.	\$913,265,189.67	\$912,064,267.31	\$925,557,682.42	\$944,220,116.34	\$856,816,555.05
Bonds for circulation	384,675,050.00	386,763,800.00	388,080,300.00	388,330,400.00	389,384,400.00
Bonds for deposits...	15,035,000.00	16,235,000.00	15,935,000.00	14,805,000.00	14,815,200.00
U. S. bonds on hand...	10,436,950.00	9,613,550.00	9,789,400.00	8,824,850.00	8,630,850.00
Other stocks and b'ds	22,063,306.20	22,449,146.04	22,912,415.63	23,709,034.53	24,358,125.06
Due from red'g ag'ts	95,773,077.10	88,815,557.80	97,143,326.94	96,134,120.66	73,032,046.87
Due from nat'l banks	39,483,700.09	38,671,088.63	43,328,792.29	41,413,680.06	40,404,757.97
Due from State banks	13,595,679.17	12,883,353.37	14,073,287.77	12,022,873.41	11,185,253.08
Real estate, etc.....	34,023,057.77	34,216,878.07	34,820,562.77	34,661,823.21	35,556,746.48
Current expenses....	6,977,831.35	7,410,045.87	7,154,211.69	6,985,436.99	8,678,270.39
Premiums paid.....	7,205,259.67	7,559,987.67	7,890,962.14	7,752,843.87	7,987,107.14
Cash items.....	11,761,711.59	11,425,209.00	13,036,482.58	11,433,913.22	12,321,972.80
Clear'g-house exch'gs	131,383,860.95	94,132,125.24	91,918,526.59	88,026,003.53	62,881,342.16
National-bank notes.	15,998,779.00	19,310,202.00	20,394,772.00	16,103,842.00	21,403,179.00
Fractional currency.	2,289,680.21	2,198,973.37	2,197,559.84	2,302,775.26	2,287,454.03
Specie.....	17,777,673.53	16,868,808.74	27,950,086.72	19,868,469.45	26,907,037.58
Legal-tender notes...	97,141,909.00	100,605,287.00	106,381,491.00	92,522,663.00	108,719,506.00
U. S. cert'fs of deposit	18,460,000.00	18,370,000.00	22,365,000.00	20,610,000.00	24,010,000.00
Three per cent. cert'fs	1,805,000.00	710,000.00	305,000.00	.....	.....
Total.....	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Loans and discounts.	\$897,859,600.46	\$923,347,030.79	\$926,195,671.70	\$954,394,791.59	\$955,862,580.51
Bonds for circulation	389,614,700.00	389,249,100.00	390,281,700.00	383,254,800.00	382,976,200.00
Bonds for deposits...	14,600,200.00	14,890,200.00	14,890,200.00	14,691,700.00	14,714,000.00
U. S. bonds on hand...	11,043,400.00	10,152,000.00	10,456,900.00	13,313,556.00	15,290,300.00
Other stocks and b'ds	25,305,736.24	25,460,460.20	27,010,727.48	27,807,826.92	28,313,473.12
Due from res'v'g ag'ts	101,502,861.58	94,017,603.31	97,871,517.06	83,885,126.04	80,488,831.45
Due from nat'l banks	36,624,001.39	41,291,015.24	45,770,715.59	39,695,309.47	48,100,842.62
Due from State banks	11,496,711.47	12,374,391.28	12,469,592.33	11,196,611.73	11,655,573.07
Real estate, etc.....	86,043,741.50	36,708,066.39	37,276,876.51	38,112,926.52	39,190,683.04
Current expenses....	6,998,875.75	7,547,203.05	7,550,125.20	7,658,738.82	5,510,566.47
Premiums paid.....	8,741,028.77	8,680,370.84	8,563,262.27	8,376,659.07	8,626,112.16
Cash items.....	10,269,955.50	11,949,020.71	10,496,257.00	12,296,416.77	14,005,517.33
Clear'g-house exch'gs	62,768,119.19	94,877,796.52	63,896,271.31	97,383,687.11	112,995,317.55
National-bank notes.	20,003,251.00	20,073,452.00	23,527,991.00	18,450,013.00	22,532,336.00
Fractional currency.	2,309,919.73	2,187,186.69	2,283,898.92	2,224,943.12	2,392,668.74
Specie.....	33,365,863.58	32,569,969.26	22,326,207.27	21,240,945.23	22,366,761.04
Legal-tender notes...	102,717,563.00	101,692,930.00	103,108,350.00	80,021,946.00	82,604,791.00
U. S. cert'fs of deposit	37,235,000.00	40,135,000.00	47,780,000.00	42,825,000.00	33,670,000.00
Dep. with U. S. Treas	.....	.....	91,250.00	20,349,950.15	21,043,084.36
Total.....	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

BANKS FROM OCTOBER, 1863, to OCTOBER, 1892—Continued.

1872.

Liabilities.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Capital stock	\$464,081,744.00	\$467,924,318.00	\$470,543,301.00	\$479,629,174.00	\$482,606,252.00
Surplus fund	103,787,082.62	104,312,525.81	105,181,943.28	110,257,516.45	111,410,248.98
Undivided profits....	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	56,762,411.89
Nat'l bank circulation	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State bank circulation	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid....	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,350,934.48
Individual deposits..	593,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	598,114,679.26
U. S. deposits	7,114,893.47	6,355,722.95	6,993,014.77	7,853,772.41	7,863,894.93
Dep'ts U.S.dis.officers	5,024,699.44	3,416,371.16	5,463,953.48	4,563,833.79	5,136,597.74
Due to national banks	128,627,494.44	120,755,565.86	132,804,924.02	110,047,347.67	124,218,392.83
Due to State banks ..	39,025,165.44	35,005,127.84	39,878,826.42	33,789,083.82	34,794,963.37
Notes rediscounted ..	3,818,686.91	4,225,622.04	4,745,178.22	5,549,431.88	6,545,059.78
Bills payable	6,062,896.91	5,821,551.76	5,942,479.34	6,040,562.66	6,946,416.17
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Capital stock	\$484,551,811.00	\$487,891,251.00	\$490,109,801.00	\$491,072,616.00	\$490,266,611.00
Surplus fund	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits....	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l bank circulation	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State bank circulation	1,368,271.00	1,260,208.00	1,224,470.00	1,188,853.00	1,130,585.00
Dividends unpaid....	1,465,993.60	1,462,336.77	1,400,491.90	1,402,547.89	1,269,474.74
Individual deposits..	656,187,551.61	616,848,358.25	641,121,775.27	622,685,563.29	540,510,602.78
U. S. Deposits	7,044,848.34	7,880,057.73	8,691,001.95	7,829,327.73	7,680,375.26
Dep'ts U.S.dis.officers	5,835,696.60	4,425,750.14	6,416,275.10	8,098,560.13	4,705,593.36
Due to national banks	134,231,842.95	126,631,926.24	137,856,085.67	133,672,732.94	114,996,666.54
Due to State banks....	38,124,803.85	35,036,433.18	40,741,788.47	39,298,148.14	36,598,076.29
Notes rediscounted ..	5,117,810.50	5,403,043.38	5,515,900.67	5,987,512.36	3,811,487.89
Bills payable	5,672,532.75	7,059,128.39	7,215,157.04	5,480,554.09	7,754,137.41
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Capital stock	\$490,859,101.00	\$490,077,001.00	\$491,003,711.00	\$493,765,121.00	\$495,802,481.00
Surplus fund	123,497,347.20	125,561,081.23	126,239,308.41	128,958,106.84	130,485,641.37
Undivided profits....	50,236,919.88	54,331,713.13	58,332,965.71	51,484,437.32	51,477,629.33
Nat'l bank circulation	339,602,955.00	340,267,439.00	338,538,743.00	333,225,298.00	331,193,159.00
State bank circulation	1,078,988.00	1,049,286.00	1,009,021.00	964,667.00	860,417.00
Dividends unpaid....	1,291,055.63	2,259,129.91	1,242,474.81	3,516,276.99	6,088,845.01
Individual deposits..	595,350,334.90	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits	7,276,959.87	7,994,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep'ts U.S.dis.officers	5,034,624.46	3,297,689.24	3,238,639.20	3,927,828.27	3,579,722.94
Due to national banks	138,435,388.39	135,640,418.24	143,033,822.25	125,102,049.93	129,188,671.42
Due to State banks....	48,112,223.40	48,683,924.34	50,227,426.18	50,718,007.87	51,629,602.56
Notes rediscounted ..	3,448,828.92	4,581,420.38	4,436,256.22	4,197,372.25	6,365,652.97
Bills payable	4,275,002.51	4,772,662.59	4,352,560.57	4,950,727.51	5,398,900.83
Total	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Loans and discounts.	\$956,485,939.35	\$971,835,298.74	\$972,926,532.14	\$984,691,434.40	\$962,571,807.70
Bonds for circulation	380,682,650.00	378,026,900.00	375,127,900.00	370,321,700.00	363,618,100.00
Bonds for deposits...	14,492,200.00	14,372,200.00	14,147,200.00	14,097,200.00	13,981,500.00
U. S. bonds on hand...	18,062,150.00	14,297,650.00	12,753,000.00	13,939,950.00	16,009,550.00
Other stocks and b'ds	28,268,841.69	29,102,197.10	32,010,316.18	33,505,042.15	31,657,960.52
Due from res'v'ag'ts	89,991,175.34	80,620,878.75	89,788,903.73	85,701,259.82	81,462,682.27
Due from nat'l banks	44,720,394.11	46,039,597.57	48,513,388.86	47,028,769.18	44,831,891.48
Due from State banks	12,724,243.97	12,094,086.39	11,625,647.15	11,963,768.90	11,895,551.08
Real estate, etc.....	39,430,952.12	40,312,285.99	40,969,020.49	42,366,647.65	41,583,311.94
Current expenses...	7,790,581.86	7,706,700.42	4,992,044.34	7,811,213.05	9,218,455.47
Premiums paid.....	9,006,880.92	8,434,453.14	8,742,393.83	8,670,091.18	9,442,801.54
Cash items.....	11,734,762.42	13,122,145.88	12,433,100.43	12,758,872.03	11,238,725.72
Clear'g-houseexch'gs	81,127,796.39	116,970,819.05	88,924,025.93	75,142,863.45	67,886,967.04
Bills of other banks...	18,900,397.00	19,504,640.00	24,261,961.00	18,528,887.00	17,166,190.00
Fractional currency.	3,008,592.12	2,702,326.44	2,620,504.26	2,595,631.78	2,601,023.10
Specie.....	16,667,106.17	10,620,361.64	18,929,582.30	8,050,329.73	17,070,905.90
Legal-tender notes...	78,508,170.00	84,015,928.00	87,492,895.00	76,458,734.00	70,725,077.00
U. S. cert's of deposit	37,200,000.00	38,615,000.00	47,310,000.00	48,810,000.00	31,005,000.00
Due from U. S. Treas	21,007,919.76	21,454,422.29	19,640,785.52	19,686,960.30	19,202,256.68
Total.....	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Loans and discounts.	\$950,205,555.62	\$939,895,085.34	\$933,686,530.45	\$931,304,714.06	\$929,066,408.42
Bonds for circulation	354,547,750.00	344,537,350.00	339,141,750.00	337,170,400.00	336,705,300.00
Bonds for deposits...	14,216,500.00	14,128,000.00	14,328,600.00	14,698,000.00	14,757,000.00
U. S. bonds on hand...	25,910,650.00	26,577,000.00	30,842,360.00	33,142,150.00	31,937,950.00
Other stocks and b'ds	30,425,430.43	30,965,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res'v'ag'ts	99,068,360.35	86,769,083.97	87,589,900.90	87,326,950.48	83,789,174.65
Due from nat'l banks	42,341,542.67	44,328,609.46	47,417,029.03	47,525,089.98	44,011,664.97
Due from State banks	11,180,562.15	11,262,193.96	10,989,507.95	12,061,283.08	12,415,841.97
Real estate, etc.....	41,937,617.25	42,183,958.78	42,722,415.27	43,121,942.01	43,498,445.49
Current expenses...	8,296,207.85	6,820,573.35	5,025,549.38	6,987,644.46	9,818,422.88
Premiums paid.....	10,946,713.15	10,414,347.28	10,621,634.03	10,715,251.16	10,811,300.66
Cash items.....	9,517,868.86	9,693,186.37	11,724,592.67	12,043,139.68	10,658,709.26
Clear'g-houseexch'gs	58,863,182.43	56,806,632.63	75,328,878.84	87,870,817.06	68,027,616.40
Bills of other banks...	18,536,502.00	20,347,964.00	20,398,422.00	15,910,315.00	17,521,663.00
Fractional currency.	3,215,594.30	2,771,886.26	1,987,897.44	1,417,202.66	1,146,741.94
Specie.....	29,077,345.85	21,714,594.36	25,218,469.92	21,360,767.42	32,999,647.89
Legal-tender notes...	76,768,446.00	79,858,661.00	90,836,876.00	84,250,847.00	66,221,400.00
U. S. cert's of deposit	30,805,000.00	27,380,000.00	27,955,000.00	29,170,000.00	26,095,000.00
Due from U. S. Treas	18,479,112.79	16,911,680.20	17,063,407.65	16,743,695.40	16,359,491.73
Total.....	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Loans and discounts.	\$920,561,018.65	\$911,946,833.88	\$901,731,416.03	\$891,920,593.54	\$881,856,744.87
Bonds for circulation	337,590,700.00	339,658,100.00	337,754,100.00	336,810,950.00	343,869,550.00
Bonds for deposits...	14,782,000.00	15,084,000.00	14,971,000.00	14,903,000.00	13,538,000.00
U. S. bonds on hand...	31,988,650.00	32,964,250.00	32,344,050.00	30,088,700.00	28,479,800.00
Other stocks and b'ds	31,819,930.20	32,554,594.44	35,653,755.29	34,435,995.21	32,169,491.03
Due from res'v'ag'ts	88,698,308.85	84,942,718.41	82,132,099.96	73,284,133.12	75,960,087.27
Due from nat'l banks	44,844,616.88	42,027,778.81	44,567,303.63	45,217,246.82	44,123,924.97
Due from State banks	13,680,990.81	11,911,437.36	11,246,349.79	11,415,761.60	11,479,945.65
Real estate, etc.....	43,704,335.47	44,736,549.09	44,818,722.07	45,229,983.25	45,511,932.25
Current expenses...	4,131,516.48	7,842,296.86	7,910,864.84	6,915,792.50	8,958,903.60
Premiums paid.....	10,991,714.50	10,494,505.12	10,320,674.34	9,219,174.62	8,841,939.09
Cash items.....	10,295,404.19	10,410,623.87	10,099,988.46	11,674,587.50	10,265,059.49
Clear'g-houseexch'gs	81,117,889.04	85,159,422.74	57,861,481.13	74,525,215.89	64,664,415.01
Bills of other banks...	18,418,727.00	17,942,693.00	20,182,948.00	15,531,467.00	20,312,692.00
Fractional currency.	1,233,228.08	1,114,820.09	1,055,123.61	900,805.47	778,084.78
Specie.....	49,709,267.55	27,070,037.78	21,335,996.06	22,658,820.31	32,907,750.70
Legal-tender notes...	72,669,710.00	72,351,573.00	78,004,386.00	66,920,684.00	70,468,248.00
U. S. cert's of deposit	25,470,000.00	32,100,000.00	44,430,000.00	32,410,000.00	26,515,000.00
Due from U. S. Treas	16,441,509.98	16,291,040.84	17,932,574.60	16,021,753.01	16,493,577.08
Total.....	1,818,174,507.68	1,796,603,275.29	1,774,352,833.81	1,741,084,663.84	1,737,295,145.79

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1875.

Liabilities.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Capital stock	\$496,272,901.00	\$498,717,143.00	\$501,568,563.50	\$504,829,769.00	\$505,485,865.00
Surplus fund.....	131,249,079.47	131,604,608.66	133,169,094.79	134,356,076.41	133,083,422.30
Undivided profits....	51,650,243.62	55,907,619.95	52,160,104.68	52,934,953.50	59,204,957.81
Nat'l bank circulation	324,525,349.00	323,321,230.00	318,148,406.00	318,350,379.00	314,979,451.00
State bank circulation	824,876.00	815,229.00	786,844.00	772,348.00	752,722.00
Dividends unpaid....	1,601,255.48	2,501,742.39	6,105,519.34	4,003,534.90	1,353,396.80
Individual deposits..	647,735,879.69	695,347,677.70	686,478,630.48	664,579,619.39	618,517,215.74
U. S. deposits.....	7,971,932.75	6,797,972.00	6,714,328.70	6,507,531.59	6,652,556.67
Dept's U.S.dis.officers	5,330,414.16	2,766,387.41	3,459,061.80	4,271,195.19	4,232,550.87
Due to national banks	137,735,121.44	127,280,034.02	138,914,828.39	129,810,681.60	119,843,665.44
Due to State banks..	55,294,663.84	53,037,582.89	55,714,055.18	49,918,530.95	47,048,174.56
Notes re-discounted..	4,841,600.20	5,671,031.44	4,261,464.45	5,254,453.66	5,257,160.61
Bills payable.....	4,786,436.57	6,079,632.94	5,758,299.85	6,590,234.43	7,056,583.64
Total.....	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Capital stock	\$504,818,666.00	\$500,982,006.00	\$500,393,796.00	\$499,802,232.00	\$497,482,016.00
Surplus fund.....	133,091,739.50	131,795,199.94	131,897,197.21	132,202,282.00	131,390,664.67
Undivided profits....	51,177,031.26	49,039,278.75	46,609,341.51	46,445,215.59	52,327,715.08
Nat'l bank circulation	307,476,155.00	300,252,085.00	294,444,678.00	291,544,020.00	292,011,575.00
State bank circulation	714,539.00	667,060.00	658,938.00	628,847.00	608,548.00
Dividends unpaid....	1,405,829.06	2,325,523.51	6,116,679.30	3,848,705.64	1,286,540.28
Individual deposits..	620,674,211.05	612,355,096.59	641,432,836.08	651,385,210.19	619,350,223.06
U. S. deposits.....	6,606,394.90	8,493,878.18	7,667,722.97	7,256,801.42	6,727,155.14
Dept's U.S.dis.officers	4,313,915.45	2,505,273.30	3,392,939.48	3,746,781.58	4,749,615.39
Due to national banks	139,407,880.06	127,880,045.04	131,702,164.87	131,535,969.04	122,351,818.09
Due to State banks..	54,002,131.54	46,706,969.52	51,403,935.59	48,250,111.63	48,685,392.14
Notes re-discounted..	4,631,882.57	4,653,460.08	3,867,622.24	4,464,497.31	4,553,158.76
Bills payable.....	6,049,566.31	5,650,126.87	6,173,066.03	6,154,734.21	5,882,672.15
Total.....	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Capital stock	\$493,634,611.00	\$489,634,645.00	\$481,044,771.00	\$479,467,771.00	\$477,128,771.00
Surplus fund.....	130,224,169.02	127,793,320.52	124,714,072.93	122,776,121.24	121,618,455.32
Undivided profits....	37,456,530.32	45,609,418.27	50,508,351.70	44,572,678.72	51,530,910.18
Nat'l bank circulation	292,851,351.00	294,710,313.00	290,002,057.00	291,874,236.00	299,240,475.00
State bank circulation	581,242.00	535,963.00	521,611.00	481,738.00	470,540.00
Dividends unpaid....	2,448,909.70	1,853,974.79	1,398,101.52	3,623,703.43	1,404,178.34
Individual deposits..	659,891,969.76	641,772,528.08	636,267,529.20	616,403,987.12	604,512,514.52
U. S. deposits.....	7,234,696.96	7,584,267.72	7,187,431.67	7,972,714.75	6,529,031.09
Dept's U.S.dis.officers	3,108,316.55	3,076,878.70	3,710,167.20	2,376,983.02	3,780,759.43
Due to national banks	130,293,566.36	125,422,444.43	121,443,601.23	115,028,954.38	115,773,660.58
Due to State banks..	49,965,770.27	48,604,820.09	48,352,583.90	46,577,439.88	44,807,958.79
Notes re-discounted..	4,000,063.82	3,985,459.75	2,953,128.58	3,791,219.47	4,654,784.51
Bills payable.....	6,483,320.92	5,989,241.94	6,249,426.88	6,137,116.83	5,813,107.03
Total.....	1,818,174,517.68	1,796,663,275.29	1,774,352,833.81	1,741,084,663.84	1,737,295,145.79

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

Resources.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Loans and discounts.	\$854,750,708.87	\$847,620,392.49	\$835,078,133.13	\$833,988,450.59	\$826,017,451.87
Bonds for circulation.	343,871,350.00	345,256,350.00	347,332,100.00	347,556,650.00	347,812,300.00
Bonds for deposits.	13,329,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand.	34,881,000.00	33,615,700.00	40,479,900.00	46,785,600.00	44,255,850.00
Other stocks and b'ds	34,674,307.21	34,697,820.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res'v' ag't's	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks	39,692,105.87	40,545,522.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,816.30	12,314,698.11	12,259,856.09
Real estate, etc.	45,792,363.73	45,901,536.93	46,153,409.35	46,702,476.26	46,728,147.36
Current expenses	7,786,572.42	7,239,365.78	4,718,618.66	6,272,566.73	7,008,128.83
Premiums paid	7,806,252.00	7,574,255.95	7,335,454.49	7,134,735.68	6,978,768.71
Cash items	10,107,583.76	10,989,440.78	11,525,376.07	10,982,432.89	9,985,004.21
Clear'g-house exch'gs	66,498,965.23	95,525,134.28	87,498,287.82	82,372,537.88	61,998,286.11
Bills of other banks.	16,250,569.00	18,363,335.00	17,063,576.00	16,929,721.00	19,392,281.00
Fractional currency.	697,398.86	661,044.69	610,084.25	515,661.04	496,864.34
Specie.	54,729,558.02	46,023,756.06	29,251,469.77	30,688,606.59	34,355,250.36
Legal-tender notes	64,034,972.00	67,245,975.00	71,643,402.00	64,428,600.00	64,672,762.00
U. S. cert'fs of deposit	20,605,000.00	20,995,000.00	36,905,000.00	32,690,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,564,030.47	16,798,667.62	16,543,674.36	17,940,918.34
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Loans and discounts.	\$823,906,765.68	\$814,653,422.69	\$835,875,012.36	\$878,503,097.45	\$933,543,661.93
Bonds for circulation.	347,118,300.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits.	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand.	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,877,500.00
Other stocks and b'ds	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res'v' ag't's	77,925,068.68	74,003,630.40	93,443,463.95	107,023,546.81	102,742,452.54
Due from nat'l banks	44,161,948.46	39,143,388.90	48,192,531.93	46,692,994.78	55,352,459.82
Due from State banks	11,892,540.26	10,535,252.99	11,258,520.45	13,630,772.63	14,425,072.00
Real estate, etc.	47,091,964.70	47,461,614.54	47,796,108.26	47,817,169.36	47,992,332.99
Current expenses	4,033,024.67	6,693,668.43	6,913,430.46	6,111,256.56	7,474,082.10
Premiums paid	6,366,048.85	6,609,390.80	5,674,497.80	4,332,419.63	4,150,836.17
Cash items	13,564,550.25	10,011,294.64	10,209,982.43	11,306,132.48	10,377,272.77
Clear'g-house exch'gs	100,035,237.82	63,712,445.55	83,152,359.49	12,964,964.25	112,172,677.95
Bills of other banks.	19,535,588.00	17,068,505.00	16,685,484.00	16,707,550.00	16,406,218.00
Fractional currency.	475,538.50	467,177.47	446,217.26	396,065.06	374,227.02
Specie.	41,499,757.32	41,148,563.41	42,333,287.44	42,173,731.23	79,013,041.59
Legal-tender notes	70,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert'fs of deposit	28,915,000.00	21,835,000.00	25,180,000.00	26,770,000.00	10,860,000.00
Due from U. S. Treas.	17,175,435.13	17,029,121.31	16,620,986.20	17,029,065.45	17,054,816.40
Total	1,800,592,002.25	1,934,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Loans and discounts.	\$974,295,360.70	\$992,970,823.10	\$994,712,646.41	\$1,040,977,267.53	\$1,071,356,141.79
Bonds for circulation.	361,901,700.00	361,274,650.00	359,512,050.00	357,789,350.00	358,042,550.00
Bonds for deposits.	14,917,000.00	14,722,000.00	14,727,000.00	14,827,000.00	14,726,500.00
U. S. bonds on hand.	36,798,600.00	29,509,600.00	28,605,800.00	28,793,400.00	25,016,400.00
Other stocks and b'ds	41,223,583.33	42,494,927.73	44,947,345.75	48,863,150.22	48,928,372.77
Due from res'v' ag't's	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.70	126,155,014.40
Due from nat'l banks	53,230,034.03	54,493,465.09	56,578,444.69	63,023,796.84	69,079,326.15
Due from State banks	14,501,152.51	13,293,775.94	13,861,582.77	15,881,197.74	17,111,241.03
Real estate, etc.	47,845,915.77	47,808,207.09	47,979,244.53	48,045,832.54	47,784,461.47
Current expenses	6,404,743.54	7,007,404.19	6,778,829.19	6,386,182.01	4,442,440.02
Premiums paid	3,908,059.27	3,791,703.33	3,702,354.60	3,488,470.11	3,288,602.63
Cash items	10,320,274.51	9,857,645.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs	166,736,402.64	99,357,056.41	122,390,409.45	121,095,249.72	229,733,904.59
Bills of other banks.	15,369,257.00	21,064,504.00	21,908,193.00	18,210,943.00	21,549,367.00
Fractional currency.	397,187.23	395,747.67	387,226.13	367,171.73	389,921.75
Specie.	89,442,051.75	86,429,732.21	99,506,505.26	109,346,509.49	107,172,900.92
Legal-tender notes	55,229,408.00	61,048,941.00	64,470,717.00	56,640,458.00	59,216,934.00
U. S. cert'fs of deposit	10,760,060.00	7,890,000.00	12,510,000.00	7,655,000.00	6,150,000.00
Due from U. S. Treas.	16,994,381.37	17,226,060.01	16,999,083.78	17,103,866.00	17,125,822.37
Total	2,038,066,498.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock	\$473,952,541.00	\$471,971,627.00	\$470,393,366.00	\$466,147,436.00	\$464,874,996.00
Surplus fund	120,870,290.10	119,231,126.13	118,178,530.75	116,897,779.98	116,402,118.84
Undivided profits....	45,040,851.85	43,938,961.98	40,462,522.64	40,936,213.58	44,040,171.84
Nat'l bank circulat'n	300,926,284.00	301,884,704.00	299,621,059.00	301,888,092.00	303,324,733.00
State bank circulat'n	439,339.00	420,504.00	417,808.00	413,913.00	400,715.00
Dividends unpaid....	1,207,472.68	1,930,669.58	5,466,350.52	3,118,389.91	1,473,784.86
Individual deposits..	602,882,585.17	625,479,771.12	621,632,160.06	620,236,176.82	598,805,775.56
U. S. deposits	7,243,253.29	13,811,474.14	22,686,619.67	41,654,812.08	40,269,825.72
Dep's U. S. dis. officers	3,004,064.90	2,392,281.61	2,903,531.99	3,342,794.73	3,451,436.56
Due to national banks	123,239,448.50	109,720,396.70	117,845,495.88	122,496,513.92	120,261,774.54
Due to State banks ..	43,979,239.39	44,006,551.05	43,360,527.86	42,636,703.42	41,767,755.07
Notes re-discounted .	2,465,390.79	2,834,012.00	2,453,839.77	3,007,324.85	3,228,132.93
Bills payable	4,215,196.23	4,270,879.74	5,022,894.37	4,502,982.92	4,525,617.45
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Capital stock	\$462,031,396.00	\$455,611,362.00	\$455,244,415.00	\$454,067,365.00	\$454,498,515.00
Surplus fund	116,200,863.52	114,823,316.49	114,321,375.87	114,786,528.10	115,429,031.93
Undivided profits....	36,836,269.21	40,812,777.59	45,802,845.82	41,300,941.40	47,573,820.75
Nat'l bank circulat'n	303,506,470.00	304,467,139.00	307,328,695.00	313,786,342.00	321,949,154.00
State bank circulat'n	388,368.00	352,452.00	339,927.00	325,954.00	322,502.00
Dividends unpaid....	5,816,348.82	2,158,516.79	1,309,059.13	2,658,337.46	1,305,480.45
Individual deposits..	643,337,745.26	598,822,694.02	648,934,141.42	719,737,568.89	755,459,966.01
U. S. deposits	59,701,222.90	303,463,505.69	248,421,340.25	11,018,862.74	6,923,328.97
Dep's U. S. dis. officers	3,556,801.25	2,689,189.44	3,682,320.67	3,469,600.02	3,893,217.43
Due to national banks	118,311,635.60	110,481,176.98	137,360,091.60	149,200,257.16	152,484,079.44
Due to State banks ..	44,035,787.56	43,709,770.14	50,403,061.54	52,022,453.99	59,232,391.93
Notes re-discounted .	2,926,434.95	2,224,491.91	2,226,396.39	2,205,015.54	2,116,484.47
Bills payable	3,942,659.18	4,452,544.48	4,510,876.47	4,208,201.89	4,041,649.70
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Capital stock	\$454,548,585.00	\$456,097,935.00	\$455,909,565.00	\$457,553,985.00	\$458,540,085.00
Surplus fund	117,044,043.03	117,299,350.09	118,102,014.11	120,518,583.43	121,824,629.03
Undivided profits....	42,863,804.95	48,226,087.61	50,443,635.45	46,139,690.24	47,946,741.64
Nat'l bank circulat'n	320,303,874.00	320,750,472.00	318,088,562.00	317,350,036.00	317,484,496.00
State bank circulat'n	303,452.00	299,790.00	290,738.00	271,045.00	258,499.00
Dividends unpaid....	1,365,001.91	1,542,447.98	1,330,179.85	3,452,504.17	6,198,238.38
Individual deposits..	848,926,599.86	791,555,059.63	833,701,034.20	873,537,637.07	1,006,452,852.82
U. S. deposits	7,856,791.97	7,925,988.37	7,680,905.47	7,548,538.67	7,898,100.94
Dep's U. S. dis. officers	3,069,880.74	3,220,606.64	3,026,757.34	3,344,386.62	3,489,501.01
Due to national banks	170,245,061.08	157,209,759.14	171,462,131.23	192,124,705.10	192,413,295.78
Due to State banks ..	65,439,334.51	63,317,107.96	67,938,795.35	75,735,677.06	71,185,817.08
Notes re-discounted .	1,918,788.88	2,616,900.55	2,258,544.72	3,178,232.50	3,354,697.18
Bills payable	4,181,280.53	4,529,967.98	5,260,417.43	5,031,604.96	4,636,876.05
Total	2,038,066,498.46	1,974,000,472.95	2,035,193,280.15	2,105,786,625.82	2,241,683,829.91

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11.	MAY 6,	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Loans and discounts.	\$1,073,786,749.70	\$1,093,649,382.18	\$1,144,988,949.45	\$1,173,796,083.09	\$1,169,177,557.16
Bonds for circulation.	339,811,950.00	352,653,500.00	358,287,500.00	363,385,500.00	368,735,700.00
Bonds for deposits.	14,851,500.00	15,210,000.00	15,265,000.00	15,540,000.00	15,715,000.00
U. S. bonds on hand.	46,626,150.00	44,116,500.00	48,584,950.00	40,866,750.00	31,884,000.00
Other stocks and b'ds	49,515,154.92	52,998,123.98	58,049,292.63	61,952,402.95	62,663,218.93
Due from res'v'e ag'ts	120,820,691.09	128,017,627.63	156,258,637.05	132,968,183.12	123,530,465.75
Due from nat'l banks	62,295,517.34	63,176,225.67	75,703,599.78	78,505,446.17	77,633,902.77
Due from State banks	17,032,261.64	16,938,734.56	18,850,775.34	19,306,826.62	17,644,704.62
Real estate, etc.	47,525,790.02	47,791,348.36	47,834,060.20	47,329,111.76	47,445,059.46
Current expenses.	7,810,930.83	6,056,109.78	4,235,911.19	6,731,936.48	4,647,101.04
Premiums paid.	3,530,516.71	4,024,763.60	4,115,980.01	4,138,485.71	3,891,728.72
Cash items.	10,144,682.87	11,826,603.16	13,534,227.31	14,831,879.30	17,337,964.78
Clear'g-house exch'gs	147,761,543.96	156,633,558.01	143,960,236.84	189,222,255.95	217,214,627.10
Bills of other banks.	17,733,032.00	25,120,933.00	21,634,932.00	17,732,712.60	24,190,534.00
Fractional currency.	386,569.63	346,950.21	372,140.23	373,945.96	366,361.52
Specie.	105,156,195.24	122,628,562.08	128,638,927.50	114,334,736.12	113,680,639.60
Legal-tender notes.	52,156,439.00	62,516,296.00	58,728,713.00	53,158,441.00	60,104,387.00
U. S. cert's of deposit.	6,120,000.00	8,015,000.00	9,540,000.00	6,740,000.00	7,930,000.00
Due from U. S. Treas.	17,015,262.83	18,456,600.14	17,251,868.22	17,472,595.96	18,097,923.40
Total.	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.50	2,381,890,866.85

1882.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Loans and discounts.	\$1,182,661,609.53	\$1,189,094,830.35	\$1,208,932,655.92	\$1,243,203,210.08	\$1,230,456,213.97
Bonds for circulation.	367,333,700.00	360,153,800.00	355,769,550.00	357,631,750.00	357,047,650.00
Bonds for deposits.	16,093,000.00	15,920,000.00	15,920,000.00	16,111,000.00	16,344,000.00
U. S. bonds on hand.	28,523,450.00	29,662,700.00	27,242,550.00	21,314,750.00	15,492,150.00
Other stocks and b'ds	64,430,686.18	65,274,999.32	66,691,399.56	66,168,916.64	66,998,620.36
Due from res'v'e ag'ts	117,452,719.75	121,189,945.23	118,455,012.38	113,277,227.87	122,066,106.75
Due from nat'l banks	68,301,645.12	66,883,512.75	75,366,970.74	68,516,841.06	76,073,227.76
Due from State banks	15,921,432.07	16,890,174.92	16,344,688.66	17,105,468.44	18,405,748.49
Real estate, etc.	47,073,247.45	46,956,574.28	46,425,351.40	46,537,066.41	46,993,408.41
Current expenses.	8,494,036.21	6,774,571.86	3,030,464.69	7,238,270.17	5,130,505.53
Premiums paid.	3,762,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,585.82
Cash items.	13,308,120.70	12,295,256.96	20,166,927.35	14,784,025.21	16,281,315.67
Clear'g-house exch'gs	162,088,077.94	107,270,094.71	159,114,220.08	208,366,540.08	155,951,194.81
Bills of other banks.	19,440,089.00	25,226,186.00	21,405,758.00	20,689,425.00	25,344,775.00
Fractional currency.	389,508.07	390,236.36	373,725.83	396,367.64	401,314.70
Specie.	109,984,111.04	112,415,806.73	111,694,262.54	102,857,778.27	106,427,153.40
Legal-tender notes.	56,633,573.00	65,999,522.00	64,019,518.00	63,313,517.00	68,478,421.00
U. S. cert's of deposit.	9,445,000.00	10,395,000.00	11,045,000.00	8,645,000.00	8,475,000.00
Due from U. S. Treas.	17,720,701.07	17,099,385.14	16,830,407.40	17,161,367.94	17,954,069.42
Total.	2,300,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 1.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Loans and discounts.	\$1,249,114,879.43	\$1,262,339,981.87	\$1,285,591,902.19	\$1,309,244,781.64	\$1,307,491,250.34
Bonds for circulation.	354,746,500.00	354,480,250.00	354,002,900.00	351,412,850.00	345,595,800.00
Bonds for deposits.	16,799,000.00	16,919,000.00	17,116,000.00	17,081,000.00	16,846,000.00
U. S. bonds on hand.	17,850,100.00	15,870,600.00	16,978,150.00	13,593,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.67	68,340,590.79	68,552,073.03	71,114,031.11	71,609,421.62
Due from res'v'e ag'ts	121,024,154.60	109,306,823.23	126,646,954.62	124,918,728.71	126,999,606.92
Due from nat'l banks	67,263,503.86	68,477,918.02	66,164,638.21	65,714,229.44	77,902,785.07
Due from State banks	16,993,341.72	19,382,129.33	19,451,468.16	18,266,275.05	19,402,047.12
Real estate, etc.	47,063,305.68	47,155,969.80	47,502,163.52	48,337,665.02	49,540,760.35
Current expenses.	8,949,615.28	7,754,958.86	8,829,728.26	6,808,327.30	4,788,318.44
Premiums paid.	7,420,939.84	7,798,445.04	8,079,726.01	8,064,073.60	8,647,252.98
Cash items.	11,360,731.07	15,461,050.16	11,109,701.18	13,581,049.94	17,491,804.43
Clear'g-house exch'gs	107,790,065.17	145,990,998.18	90,792,075.08	96,353,211.76	134,545,273.98
Bills of other banks.	19,739,526.00	22,635,833.00	26,279,856.00	22,675,447.00	23,809,699.00
Fractional currency.	431,931.15	446,318.94	456,447.36	443,951.12	427,754.35
Specie.	97,962,366.34	103,607,266.32	115,354,394.62	107,817,983.53	114,276,158.01
Legal-tender notes.	63,848,068.00	68,256,686.00	73,832,458.00	70,672,997.00	80,559,706.00
U. S. cert's of deposit.	8,405,000.00	8,400,000.00	10,685,000.00	9,970,000.00	10,840,000.00
Due from U. S. Treas.	16,726,451.30	17,497,694.31	17,407,906.20	16,586,712.60	16,865,938.85
Total.	2,298,918,165.11	2,360,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1881.

Liabilities.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Capital stock	\$458,254,935.00	\$459,039,205.00	\$460,227,835.00	\$463,821,985.00	\$465,859,835.00
Surplus fund	122,470,996.73	124,405,926.91	126,679,517.97	128,140,617.75	129,867,493.92
Undivided profits....	54,072,225.49	54,906,090.47	54,684,137.16	56,372,190.92	54,221,816.10
Nat'l bank circulation	298,590,802.00	309,737,193.00	312,223,352.00	320,200,069.00	325,018,161.00
State bank circulat'n	252,765.00	252,647.00	242,967.00	244,399.00	241,701.00
Dividends unpaid....	1,402,118.43	2,617,134.37	5,871,595.59	3,836,445.84	6,372,737.13
Individual deposits..	933,392,430.75	1,027,040,514.10	1,031,731,043.42	1,070,997,431.71	1,102,679,163.71
U. S. deposits	7,381,149.25	9,504,081.25	8,971,826.73	8,476,689.74	8,796,678.73
Dep's U. S. dis. officers	3,839,324.77	3,371,512.48	3,272,610.45	3,631,803.41	3,595,726.83
Due to national banks	181,677,285.37	191,250,091.90	223,503,034.19	205,862,945.80	197,252,326.01
Due to State banks..	71,579,477.47	80,700,566.06	91,035,599.65	89,047,471.00	79,380,429.38
Notes re-discounted	2,616,203.05	2,908,370.45	2,220,053.02	3,091,165.30	4,122,472.79
Bills payable	4,581,231.47	4,493,544.77	5,169,128.57	4,664,077.12	4,482,325.25
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Capital stock	\$469,390,232.00	\$473,819,124.00	\$477,184,390.00	\$483,104,213.00	\$484,883,492.00
Surplus fund	130,924,139.66	129,233,358.24	131,079,251.16	131,977,450.77	135,930,969.31
Undivided profits....	60,475,764.98	62,345,199.19	52,128,817.73	61,180,310.53	55,343,816.94
Nat'l bank circulation	323,651,577.00	315,671,236.00	308,921,898.00	314,721,215.00	315,230,925.00
State bank circulat'n	241,527.00	241,319.00	235,173.00	221,177.00	207,273.00
Dividends unpaid....	1,418,119.12	1,950,554.88	6,634,372.20	3,153,836.30	6,805,057.82
Individual deposits..	1,036,595,098.20	1,001,687,693.74	1,066,707,248.75	1,122,472,682.46	1,066,901,719.85
U. S. deposits	8,853,242.16	9,741,133.36	9,817,224.44	8,817,411.21	9,622,303.50
Dep's U. S. dis. officers	3,372,363.96	3,493,252.88	2,867,385.63	3,627,846.72	3,786,262.20
Due to national banks	187,433,824.90	192,067,865.26	194,868,025.46	180,075,749.77	194,491,260.60
Due to State banks..	78,359,675.85	78,911,787.20	84,066,023.66	79,885,652.22	77,031,165.82
Notes re-discounted	3,912,092.38	3,754,044.38	4,195,210.99	5,747,614.68	6,703,164.45
Bills payable	4,428,531.51	5,008,343.00	5,637,665.88	4,848,517.18	3,856,056.54
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock	\$490,456,932.00	\$493,963,069.00	\$500,298,312.00	\$509,699,787.00	\$511,837,575.00
Surplus fund	136,922,884.44	137,775,004.39	138,331,902.06	141,991,789.18	144,800,252.13
Undivided profits....	59,340,913.64	60,739,878.85	68,354,157.15	61,560,652.04	58,787,945.91
Nat'l bank circulation	312,778,053.00	313,549,993.00	311,963,302.00	310,517,857.00	304,944,131.00
State bank circulat'n	206,779.00	198,162.00	189,253.00	184,357.00	181,121.00
Dividends unpaid....	1,389,092.96	2,849,629.87	1,454,232.01	3,229,226.31	7,082,682.28
Individual deposits..	1,004,111,400.55	1,067,962,238.35	1,043,137,763.11	1,049,437,700.57	1,106,453,008.23
U. S. deposits	9,613,873.33	11,624,894.57	10,130,757.88	10,183,196.95	10,026,777.79
Dep's U. S. dis. officers	3,787,225.31	3,618,114.79	3,743,326.56	3,980,259.23	3,768,862.04
Due to national banks	191,296,859.14	180,445,876.92	194,150,676.43	186,828,676.27	200,867,280.05
Due to State banks..	80,251,968.26	78,544,128.82	84,744,666.35	83,602,073.01	84,776,421.66
Notes re-discounted	5,101,458.69	5,557,183.69	5,197,514.12	7,387,537.40	8,248,562.67
Bills payable	3,660,724.79	3,364,061.60	3,137,259.77	4,053,252.81	4,106,297.78
Total	2,298,918,165.11	2,360,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

Resources.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 30.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Loans and discounts.	\$1,321,548,289.62	\$1,333,433,230.54	\$1,269,862,935.96	\$1,245,294,093.37	\$1,234,202,226.44
Bonds for circulation	339,816,150.00	337,342,900.00	334,346,350.00	327,435,000.00	317,586,050.00
Bonds for deposits ..	16,850,000.00	17,135,000.00	17,060,000.00	16,840,000.00	16,740,000.00
U. S. bonds on hand..	18,672,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.00	73,424,815.97	72,572,306.93	71,363,477.46	73,449,352.07
Due from res've ag'ts	138,705,012.74	122,491,957.98	95,247,152.62	111,993,019.65	121,161,976.80
Due from nat'l banks	64,638,322.58	68,031,209.90	64,891,670.13	66,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,500.91	15,833,982.98	18,329,912.01
Real estate, etc	49,418,805.02	49,667,126.87	50,149,083.90	49,900,886.91	49,889,936.06
Current expenses.....	7,813,880.56	8,054,296.82	8,866,558.09	6,913,508.85	9,670,906.14
Premiums paid.....	9,742,601.42	9,826,386.76	10,605,343.49	11,632,631.68	11,923,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's	.....	.....	10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'gs.	68,403,373.30	83,531,472.58	69,498,913.13	66,257,118.15	75,195,955.95
Bills of other banks.	23,485,124.00	26,525,120.00	23,386,695.00	23,258,854.00	22,377,965.00
Fractional currency.	491,067.76	489,802.51	473,046.66	469,023.89	456,778.26
Specie.....	122,080,127.33	114,744,707.09	109,661,682.11	128,609,474.73	139,747,079.53
Legal-tender notes ..	75,847,095.00	77,712,628.00	76,917,212.00	77,044,659.00	76,369,555.00
U. S. cert's of deposit	14,045,600.00	11,990,000.00	9,870,060.00	14,200,000.00	19,010,000.00
Due from U. S. Treas.	16,465,785.66	17,468,976.58	17,022,999.34	17,739,906.28	15,442,306.52
Total.....	2,390,503,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Loans and discounts.	\$1,232,327,453.69	\$1,241,450,649.79	\$1,257,655,547.92	\$1,306,143,990.46	\$1,343,517,559.96
Bonds for circulation	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposits ..	16,815,000.00	16,740,000.00	17,607,000.00	17,457,000.00	18,012,000.00
U. S. bonds on hand..	14,607,650.00	14,769,250.00	14,588,800.00	14,329,400.00	12,665,750.00
Other stocks and b'ds	75,152,919.35	75,019,208.99	77,249,159.42	77,495,230.25	77,533,841.38
Due from res've ag'ts	136,462,273.26	130,903,103.77	132,733,904.34	138,378,515.15	139,239,444.80
Due from nat'l banks	66,442,054.87	67,866,656.57	77,220,972.29	78,967,697.86	79,452,309.67
Due from State banks	17,572,822.65	17,348,938.11	17,180,008.46	17,987,891.44	18,553,946.46
Real estate, etc	49,699,501.42	49,886,378.87	50,729,896.08	51,293,801.16	51,963,062.01
Current expenses.....	7,877,320.27	7,096,268.06	3,533,759.49	6,853,392.72	9,416,971.01
Premiums paid.....	12,330,437.60	12,358,982.70	12,690,963.41	12,511,333.41	11,802,199.86
Cash items	11,228,856.82	11,276,626.48	17,214,373.52	14,347,579.53	12,810,187.64
Cl'g-house loan cert's	1,530,000.00	1,430,000.00	1,380,000.00	1,110,000.00	630,000.00
Clear'g-house exc'gs.	59,083,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks.	22,013,314.00	20,217,171.00	23,465,388.00	23,062,705.00	23,178,052.00
Fractional currency.	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars.....	.....	.....	.....	1,605,763.69	1,670,961.77
Specie.....	167,115,873.67	177,433,119.30	177,612,492.02	172,872,572.54	165,354,352.37
Legal-tender notes ..	71,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U. S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U. S. Treas.	15,079,935.80	15,473,270.81	14,617,897.02	14,897,114.24	14,981,021.79
Total.....	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Loans and discounts.	\$1,367,705,252.80	\$1,398,552,099.71	\$1,421,547,199.22	\$1,450,957,054.93	\$1,470,157,681.13
Bonds for circulation	296,661,400.00	279,414,400.00	270,315,850.00	258,498,950.00	228,384,350.00
Bonds for deposits ..	18,637,000.00	18,810,000.00	19,984,900.00	20,105,900.00	21,040,900.00
U. S. bonds on hand..	16,580,050.00	12,535,550.00	14,368,950.00	12,326,500.00	10,576,200.00
Other stocks and b'ds	80,227,388.98	83,347,119.93	82,439,901.64	81,825,266.40	81,431,000.66
Due from res've ag'ts	142,805,686.91	133,027,136.53	143,715,221.45	140,764,579.01	142,117,979.28
Due from nat'l banks	76,933,579.67	77,632,198.47	78,091,411.58	80,526,615.77	88,271,697.96
Due from State banks	18,834,235.88	17,720,924.26	18,387,215.76	20,140,256.27	21,465,427.08
Real estate, etc	52,262,718.07	53,117,564.42	53,834,583.58	54,090,070.94	54,764,536.37
Current expenses.....	7,705,850.57	8,684,672.33	5,837,175.21	7,438,741.12	10,283,007.79
Premiums paid.....	12,237,689.15	13,298,269.23	13,641,463.72	14,303,529.55	15,160,621.67
Cash items	15,135,538.48	12,181,455.80	10,408,981.58	13,277,169.64	13,218,973.44
Cl'g-house loan cert's	505,000.00	205,000.00	85,000.00	.....	.....
Clear'g-house exc'gs.	99,923,656.84	76,140,330.69	62,474,605.90	59,536,941.15	70,525,126.92
Bills of other banks.	20,503,303.00	25,129,938.00	21,602,661.00	22,734,085.00	26,132,330.00
Fractional currency.	470,175.18	452,361.34	451,308.89	434,220.93	447,833.09
Trade dollars.....	1,681,530.65	1,713,384.35	1,857,041.56	1,889,794.55	1,827,364.20
Specie.....	171,615,919.39	157,459,870.49	149,000,492.10	156,387,696.00	166,983,556.01
Legal-tender notes ..	67,014,886.00	79,656,788.00	64,039,751.00	62,812,322.00	67,739,828.00
U. S. cert's of deposit	12,430,000.00	11,850,000.00	8,115,000.00	5,855,000.00	6,195,000.00
5 % fund with Treas.	12,953,248.20	12,198,526.43	11,868,912.52	11,358,014.97	10,055,128.30
Due from U. S. Treas.	1,513,019.67	1,416,892.00	1,599,303.36	2,592,042.91	975,376.96
Total.....	2,494,337,129.44	2,474,544,481.89	2,453,606,930.07	2,513,854,751.17	2,507,753,912.95

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1884.

Liabilities.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 20.
	2,63 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Capital stock.....	\$515,725,005.00	\$518,471,844.00	\$522,515,996.00	\$524,271,345.00	\$524,089,065.00
Surplus fund	145,741,679.90	146,047,958.07	145,763,416.17	147,055,037.85	146,867,119.06
Undivided profits....	63,644,861.56	67,450,459.00	70,697,487.21	63,234,237.62	70,711,569.95
Nat'l bank circulati'n	298,791,610.00	297,506,243.00	295,175,334.00	289,775,123.00	280,197,043.00
State bank circulati'n	180,589.00	180,576.00	179,666.00	179,653.00	174,645.00
Dividends unpaid....	1,422,901.91	1,415,889.58	1,384,686.71	3,686,160.33	1,331,421.54
Individual deposits..	1,046,050,167.90	1,060,778,388.06	979,020,349.63	975,243,795.14	987,649,055.68
U. S. deposits.....	9,956,875.24	11,233,495.77	10,530,759.44	10,367,909.92	10,655,803.72
Dep's U. S. dis. offic'rs	3,856,461.66	3,588,980.50	3,664,326.13	3,703,804.34	3,749,969.85
Due to national banks	207,461,179.63	192,668,942.31	155,785,354.44	173,979,149.80	187,296,348.30
Due to State banks..	88,466,363.89	86,778,138.85	70,480,617.11	72,408,206.85	72,572,384.43
Notes re-discounted..	6,234,202.32	7,299,284.58	11,343,505.55	11,008,595.07	8,433,724.67
Bills payable	2,968,740.50	3,193,635.20	4,262,244.57	4,580,862.15	3,415,524.07
Cl'g-house loan cert's	-----	-----	11,895,000.00	-----	-----
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock.....	\$524,255,151.00	\$525,195,577.00	\$526,273,602.00	\$527,524,410.00	\$529,360,725.00
Surplus fund	145,907,800.02	145,103,776.01	146,523,799.94	146,624,642.06	150,155,549.52
Undivided profits....	60,296,452.56	60,184,358.12	52,229,946.61	59,335,519.11	69,229,645.82
Nat'l bank circulati'n	274,054,157.00	273,703,047.00	269,147,690.00	268,869,597.00	267,430,837.00
State bank circulati'n	162,581.00	144,498.00	144,489.00	136,898.00	133,932.00
Dividends unpaid....	1,301,937.73	2,577,236.08	6,414,263.98	3,508,325.38	1,360,977.27
Individual deposits..	996,501,647.40	1,035,802,188.50	1,106,376,516.80	1,102,372,450.35	1,111,429,914.98
U. S. deposits.....	11,006,919.47	11,690,707.52	10,995,974.68	11,552,621.98	12,058,768.36
Dep's U. S. dis. offic'rs	3,639,646.40	3,330,522.70	3,027,218.02	2,714,399.37	3,005,783.11
Due to national banks	205,877,203.09	199,081,104.40	203,932,800.05	213,534,905.08	216,564,533.96
Due to State banks..	82,190,567.43	81,966,092.25	88,847,454.78	86,115,061.25	85,060,162.27
Notes re-discounted..	6,299,722.15	5,736,012.02	5,864,000.85	8,432,792.64	9,932,828.24
Bills payable	1,850,462.10	2,167,333.33	2,074,259.76	2,191,280.16	1,951,598.60
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Capital stock.....	\$533,360,615.00	\$539,109,291.72	\$545,522,598.00	\$548,240,730.00	\$550,698,675.00
Surplus fund	152,872,349.01	153,642,934.86	157,003,875.60	157,249,190.87	159,573,479.21
Undivided profits....	59,376,381.80	67,662,886.02	62,211,565.63	66,503,494.72	79,298,286.13
Nat'l bank circulati'n	256,972,158.00	244,893,097.00	238,273,685.00	228,672,610.00	202,078,287.00
State bank circulati'n	133,931.00	132,470.00	128,336.00	125,002.00	115,352.00
Dividends unpaid....	1,534,905.58	1,526,776.66	1,863,303.62	2,227,810.59	1,590,345.06
Individual deposits..	1,153,660,492.06	1,146,246,911.43	1,113,459,187.35	1,172,968,308.64	1,169,716,413.13
U. S. deposits.....	12,414,566.52	13,670,721.76	14,295,927.74	13,812,023.69	13,705,700.73
Dep's U. S. dis. offic'rs	3,019,018.72	2,798,894.55	2,884,865.62	2,721,276.77	4,270,257.85
Due to national banks	219,778,171.80	204,405,273.11	218,327,437.33	218,395,950.54	223,842,279.46
Due to State banks..	92,663,570.46	90,591,102.81	90,366,354.90	90,246,483.31	91,254,533.23
Notes re-discounted..	8,376,095.20	8,718,911.71	7,948,698.27	10,594,176.56	9,159,345.79
Bills payable	1,174,874.29	1,145,210.26	1,381,095.01	2,067,693.48	2,444,958.36
Total	2,404,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,664,751.17	2,507,753,912.95

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Loans and discounts	\$1,515,534,674.67	\$1,500,291,810.73	\$1,560,371,741.05	\$1,587,549,133.76	\$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00	186,431,900.00
Bonds for deposits...	22,976,900.00	24,990,500.00	26,402,000.00	27,577,000.00	42,203,000.00
U. S. bonds on hand.	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00	6,988,550.00
Other stocks and b'ds	87,441,034.86	88,031,124.15	88,374,837.99	88,831,009.96	90,775,413.31
Due from res'v'ag'ts	163,161,181.57	148,067,874.43	140,270,155.75	140,873,587.98	132,959,765.34
Due from nat'l banks	86,460,829.09	95,576,841.99	299,487,767.80	93,302,413.94	98,227,065.30
Due from State banks	21,725,805.99	22,746,190.43	30,952,187.86	22,103,677.18	21,995,356.41
Real estate, etc.....	55,128,600.78	55,729,098.76	56,954,622.58	57,968,159.71	58,825,168.16
Current expenses....	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72	10,600,817.35
Premiums paid.....	15,537,721.22	16,806,431.83	17,353,130.17	17,288,771.35	18,797,205.79
Cash items.....	13,308,520.04	13,065,663.79	16,914,070.02	14,601,373.38	13,326,455.77
Clear'g-house exc'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99	85,097,380.41
Bills of other banks.	22,235,206.00	25,188,137.00	22,962,737.00	21,937,884.00	23,447,294.00
Fractional currency.	577,878.03	556,186.75	564,266.72	540,594.50	554,906.55
Trade dollars.....	1,803,661.40	184,203.08	63,671.97	509.25	328.09
Specie.....	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38	159,240,643.48
Legal-tender notes...	66,228,158.00	79,595,088.00	74,477,312.00	73,711,255.00	75,361,975.00
U. S. cert's of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00	6,165,000.00
5% fund with Treas	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35	8,168,503.20
Due from U.S. Treas.	1,856,195.13	1,113,554.81	660,818.42	985,410.14	1,068,117.43
Total.....	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Resources.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Loans and discounts	\$1,584,170,370.51	\$1,606,397,923.95	\$1,628,124,564.83	\$1,684,180,624.27	\$1,676,554,863.67
Bonds for circulation	181,845,450.00	181,042,950.00	177,543,900.00	171,867,200.00	162,820,650.00
Bonds for deposits...	56,883,000.00	56,643,000.00	55,788,000.00	54,208,000.00	48,949,000.00
U. S. bonds on hand.	6,450,500.00	7,639,350.00	7,830,150.00	6,507,050.00	6,374,400.00
Other stocks and b'ds	94,153,688.97	95,296,917.07	96,265,812.31	99,752,403.73	102,276,838.17
Due from res'v'ag'ts	155,341,240.86	146,477,902.83	158,133,598.31	170,458,593.83	156,587,199.27
Due from nat'l banks	92,900,682.48	95,518,102.26	101,689,774.90	99,821,000.57	107,175,402.59
Due from State banks	21,880,069.60	22,709,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.....	59,366,247.85	60,111,356.86	61,101,833.19	62,634,791.74	63,436,065.74
Current expenses....	6,531,237.71	9,843,637.81	5,685,313.21	8,498,758.28	11,342,192.45
Premiums paid.....	19,779,498.56	19,501,481.06	18,903,434.54	17,615,898.02	16,681,256.56
Cash items.....	12,255,978.69	14,614,675.77	16,855,801.15	15,071,024.30	14,140,858.12
Clear'g-house exc'gs	73,418,037.29	117,270,706.86	74,229,763.69	102,439,751.67	91,765,292.99
Bills of other banks.	23,145,206.00	24,434,212.00	21,343,405.00	21,600,818.00	21,728,238.00
Fractional currency.	683,148.93	662,722.27	632,602.42	684,268.41	628,387.42
Trade dollars.....	437.59	351.15	371.76	419.05	763.56
Specie.....	173,830,614.62	172,074,011.19	181,292,276.76	178,097,816.64	172,734,278.50
Legal-tender notes...	32,317,670.00	83,574,210.00	81,995,643.00	81,099,461.00	82,555,060.00
U. S. cert's of deposit	10,120,000.00	9,330,000.00	12,315,000.00	8,955,000.00	9,220,000.00
5% fund with Treas.	7,993,189.22	7,887,950.36	7,765,837.16	7,555,401.72	7,141,434.41
Due from U.S. Treas.	1,240,035.56	1,361,033.74	1,236,075.66	935,799.31	1,246,391.04
Total.....	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Resources.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Loans and discounts	\$1,704,067,489.39	\$1,739,651,934.67	\$1,779,054,527.66	\$1,817,257,703.17	\$1,811,688,891.57
Bonds for circulation	156,728,200.00	149,520,850.00	147,502,200.00	146,471,700.00	143,434,700.00
Bonds for deposit...	46,384,000.00	44,882,000.00	44,832,000.00	44,063,000.00	41,681,000.00
U. S. bonds on hand.	6,395,000.00	6,690,800.00	6,810,100.00	4,438,200.00	3,740,350.00
Other stocks and b'ds	102,215,066.01	103,030,575.31	106,712,474.80	109,313,635.01	111,344,480.32
Due from res'v'ag'ts	192,702,196.35	187,372,295.47	192,590,073.67	189,136,281.01	164,889,765.16
Due from nat'l banks	101,327,319.18	107,091,577.44	108,999,878.96	117,869,749.37	118,206,354.91
Due from State banks	24,651,712.33	26,924,218.24	25,956,516.98	28,417,511.26	28,143,681.33
Real estate, etc.....	66,248,183.93	66,855,303.68	67,377,183.12	69,377,173.73	70,694,191.37
Current expenses....	7,418,190.08	8,984,846.65	3,760,961.17	8,525,924.84	11,902,368.22
Premiums paid.....	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,847,602.85
Cash items.....	12,676,652.11	15,049,325.16	14,350,765.37	17,059,786.57	15,134,700.19
Clear'g-house exc'gs	84,111,547.63	101,452,588.54	101,552,062.67	136,783,162.26	103,719,453.43
Bills of other banks.	22,411,826.00	25,722,720.00	24,761,487.00	20,875,628.00	20,388,807.00
Fractional currency.	717,823.63	698,369.91	719,273.63	682,034.93	720,462.37
Specie.....	182,284,803.00	185,176,450.86	175,903,868.98	164,326,448.84	171,089,458.10
Legal-tender notes...	84,624,860.00	97,838,385.00	97,456,832.00	86,752,093.00	84,490,894.00
U. S. cert's of deposit	13,785,000.00	13,355,000.00	14,890,000.00	12,945,000.00	9,045,000.00
5% fund with Treas.	6,890,148.44	6,565,205.97	6,457,820.66	6,405,058.18	6,276,659.40
Due from U.S. Treas.	1,066,950.97	1,001,795.11	1,161,617.26	976,737.81	1,239,867.01
Total.....	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.01	2,933,676,687.23

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Capital stock	\$555,351,765.00	\$565,629,068.45	\$571,648,811.00	\$578,462,765.00	\$580,733,094.42
Surplus fund	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97	175,246,408.26
Undivided profits...	67,248,949.16	70,153,368.11	62,294,634.02	71,451,167.02	79,899,218.06
Nat'l bank circulat'n	186,231,498.00	176,771,539.00	166,625,658.00	167,283,343.00	164,904,094.00
State bank circulat'n	106,100.00	98,716.00	98,697.00	98,699.00	98,676.50
Dividends unpaid...	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83	1,343,963.98
Individual deposits.	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95	1,235,757,941.59
U. S. deposits	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03	38,416,276.87
Dep's U. S. dis. off'rs	4,277,187.61	3,779,735.14	4,074,903.62	4,831,666.14	4,515,024.05
Due to national ba'ks	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15	223,088,927.85
Due to State banks.	103,012,552.48	102,089,438.63	103,603,508.14	102,094,625.68	98,809,344.06
Notes re-discounted.	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39	16,268,247.74
Bills payable	2,082,374.21	2,567,953.30	2,985,987.60	4,888,439.43	5,105,112.57
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Liabilities.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Capital stock	\$582,194,263.75	\$585,449,487.75	\$588,384,018.25	\$592,621,656.04	\$593,848,247.29
Surplus fund	179,533,475.38	180,053,507.27	183,106,435.70	185,520,564.68	187,292,469.97
Undivided profits...	66,606,930.87	73,190,768.91	70,296,173.67	77,434,426.23	88,302,639.01
Nat'l bank circulat'n	159,750,193.50	158,897,572.00	155,313,353.50	151,702,809.50	143,549,296.50
State bank circulat'n	98,652.50	94,878.50	82,372.50	82,354.50	82,354.50
Dividends unpaid...	1,534,314.51	1,766,496.41	7,381,894.42	2,378,275.70	1,267,920.19
Individual deposits.	1,251,957,844.42	1,309,731,015.16	1,292,342,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,193,899.19	54,601,454.69	54,679,643.93	52,140,562.97	46,707,010.38
Dep's U. S. dis. off'rs	4,255,362.02	4,789,093.63	3,690,652.65	3,993,900.51	4,415,608.41
Due to national ba'ks	241,038,499.93	237,056,940.91	248,248,440.03	260,697,968.60	252,201,134.80
Due to State banks.	105,539,405.53	104,502,668.21	109,671,372.41	114,936,397.15	108,001,606.46
Notes re-discounted.	12,866,722.85	12,724,238.71	13,096,119.55	17,305,750.61	14,844,303.00
Bills payable	3,796,739.99	4,469,076.04	4,955,068.27	6,615,813.47	5,707,581.41
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Liabilities.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Capital stock	\$596,569,330.70	\$599,472,742.88	\$605,851,640.50	\$612,584,095.00	\$617,840,164.67
Surplus fund	192,458,759.90	193,746,169.52	196,911,605.90	197,394,760.55	198,508,794.14
Undivided profits...	76,901,041.65	83,956,827.81	72,532,956.94	84,866,869.13	97,050,091.86
Nat'l bank circulat'n	137,216,136.50	131,128,137.00	128,667,425.00	128,450,600.00	126,639,541.30
State bank circulat'n	82,347.50	81,699.50	81,008.50	80,410.50	81,006.50
Dividends unpaid...	1,338,706.37	2,007,667.72	3,517,596.07	3,600,054.96	1,289,651.13
Individual deposits.	1,354,973,535.80	1,422,042,136.92	1,442,137,979.08	1,475,467,560.37	1,436,402,685.65
U. S. deposits	43,554,480.27	42,965,811.22	43,247,864.17	41,588,613.71	39,224,588.51
Dep's U. S. dis. off'rs	4,544,501.55	4,136,285.33	3,451,189.34	4,936,644.66	4,672,950.14
Due to national ba'ks	239,753,579.16	286,204,670.64	295,841,107.17	293,015,192.86	267,159,449.09
Due to State banks.	127,751,135.48	124,755,971.73	131,383,466.80	132,327,094.47	123,713,409.48
Notes re-discounted.	9,249,531.33	10,340,502.04	10,133,196.24	16,782,511.36	15,723,378.11
Bills payable	3,013,127.72	4,683,695.14	4,019,334.53	7,196,238.34	5,970,976.65
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,898,290,645.01	2,933,676,687.23

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

Resources.	FEBRUARY 23.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Loans and discounts	\$1,844,978,433.06	\$1,901,167,351.00	\$1,933,509,332.89	\$1,986,058,329.13	\$1,932,393,206.08
Bonds for circulation	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00	139,688,150.00
Bonds for deposits	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00	27,858,500.00
U. S. bonds on hand	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00	2,075,600.00
Other stocks and b'ds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02	116,609,301.40
Due from res'v'ag'ts	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49	160,220,682.79
Due from nat'l banks	114,379,065.00	113,600,039.35	112,207,668.35	118,289,612.46	111,573,147.08
Due from State banks	28,801,812.21	28,345,930.67	27,311,955.07	28,485,223.32	28,434,882.79
Real estate, etc.	72,566,724.91	74,211,949.99	75,657,886.82	76,835,316.02	78,060,490.13
Current expenses	9,038,138.73	9,916,955.10	4,257,598.27	9,099,402.20	13,434,642.44
Premiums paid	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10	14,568,760.03
Cash items	15,187,240.17	15,443,751.65	13,875,200.34	17,201,819.17	15,057,481.84
Clear'g-house exc'gs	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06	88,818,299.11
Cl'g-house loan cert's					13,395,249.00
Bills of other banks	21,318,480.00	19,813,670.00	21,184,428.00	18,492,392.00	18,832,221.00
Fractional currency	807,162.57	746,199.91	793,616.45	766,846.68	755,021.82
Specie	181,516,137.83	178,165,494.43	178,604,063.56	195,908,858.84	190,063,006.20
Legal-tender notes	85,551,602.00	88,088,992.00	92,480,469.00	80,604,731.00	82,177,126.00
U. S. cert's of deposit	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00	5,760,000.00
5% fund with Treas.	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88	6,069,110.84
Due from U. S. Treas.	855,119.70	867,223.14	1,001,631.02	816,923.48	1,093,947.04
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Resources.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Loans and discounts	\$1,927,654,559.80	\$1,969,846,379.67	\$1,963,704,948.07	\$2,005,463,205.93	\$2,001,032,625.05
Bonds for circulation	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00	153,838,200.00
Bonds for deposits	27,904,500.00	27,934,500.00	25,150,500.00	20,432,500.00	19,186,500.00
U. S. bonds on hand	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00	4,279,750.00
Other stocks and b'ds	121,099,034.59	122,333,707.66	122,347,244.98	125,179,076.40	128,440,959.39
Due from res'v'ag'ts	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44	196,319,537.81
Due from nat'l banks	110,850,874.53	112,500,098.73	114,471,803.70	115,196,682.26	124,827,315.25
Due from State banks	27,935,862.77	28,172,653.23	27,742,727.64	29,471,898.95	32,425,370.39
Real estate, etc.	79,096,556.48	80,874,918.58	81,919,491.00	83,270,122.08	84,049,386.90
Current expenses	8,396,041.93	11,405,934.04	4,624,889.19	9,879,231.42	13,279,136.79
Premiums paid	14,491,627.05	14,960,592.48	14,351,727.16	14,705,700.70	14,695,279.96
Cash items	13,349,234.66	17,602,457.69	16,073,092.99	13,272,545.10	17,939,023.04
Clear'g-house exc'gs	77,828,113.56	126,447,384.31	80,305,873.21	122,039,882.10	108,243,483.92
Cl'g-house loan cert's	610,000.00	120,000.00			
Bills of other banks	19,076,085.00	20,456,257.00	21,418,977.00	19,991,167.00	20,225,104.00
Fractional currency	864,742.88	830,198.62	863,181.74	867,462.37	837,175.50
Specie	201,240,362.82	194,939,411.31	190,769,537.46	183,515,075.91	207,898,034.75
Legal-tender notes	89,400,399.00	96,375,249.00	100,399,811.00	97,615,608.00	93,854,354.00
U. S. cert's of deposit	11,655,000.00	11,515,000.00	18,845,000.00	15,720,000.00	8,765,000.00
5% fund with Treas.	6,153,544.12	6,158,960.87	6,129,840.09	6,536,931.51	6,682,280.10
Due from U. S. Treas.	1,100,310.17	729,226.35	1,155,473.05	1,457,807.85	1,047,684.18
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Resources.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.
Loans and discounts	\$2,058,925,167.12	\$2,108,360,340.54	\$2,127,757,191.30	\$2,171,041,088.11
Bonds for circulation	158,109,300.00	160,634,750.00	161,939,800.00	163,275,300.00
Bonds for deposit	17,416,500.00	16,386,000.00	15,447,000.00	15,282,000.00
U. S. bonds on hand	4,638,190.00	5,412,000.00	4,854,600.00	4,882,250.00
Other stocks and bonds	138,035,947.09	144,058,062.77	151,125,823.17	154,535,514.54
Due from reserve agents	256,750,998.13	250,249,071.26	252,473,640.18	236,434,330.89
Due from national banks	131,258,888.45	130,124,510.01	137,125,158.05	140,510,353.09
Due from State banks	32,171,053.96	32,006,102.99	33,497,034.87	32,572,735.51
Real estate, etc.	85,126,961.74	86,562,679.31	86,678,315.56	87,861,911.86
Current expenses	10,340,571.29	11,574,071.41	4,567,100.02	10,317,125.23
Premiums paid	14,405,799.74	14,390,888.43	13,997,560.54	14,029,616.43
Cash items	17,614,105.99	15,036,575.86	16,849,439.46	17,705,961.31
Clearing-house exchanges	129,515,655.34	93,934,483.17	90,364,300.19	105,522,711.81
Bills of other banks	19,765,178.00	22,014,231.00	21,325,840.00	19,557,474.00
Fractional currency	924,866.86	924,375.50	939,382.87	934,644.37
Specie	230,147,968.28	239,044,108.15	220,320,480.41	209,116,378.69
Legal-tender notes	99,445,735.00	107,981,402.00	113,915,016.00	104,267,945.00
U. S. certificates of deposit	21,080,000.00	26,405,000.00	23,115,000.00	13,935,000.00
5% fund with Treasurer	6,898,132.04	6,990,517.09	7,092,591.91	7,139,564.69
Due from U. S. Treasurer	1,051,339.53	926,158.95	1,409,312.15	1,106,987.93
Total	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1892—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Capital stock	\$626,598,200.00	\$635,055,276.09	\$642,073,676.00	\$650,447,235.00	\$657,877,225.00
Surplus fund	204,433,604.19	207,136,196.13	212,614,661.01	213,563,895.78	214,965,633.67
Undivided profits ..	85,753,976.34	94,049,477.44	79,854,737.58	97,004,635.74	111,772,985.42
Nat'l-bank circul'n	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50	123,038,785.50
State-bank circul'n	81,003.50	77,352.50	77,335.50	77,335.50	77,328.50
Dividends unpaid ..	1,612,499.50	1,766,523.94	2,844,708.73	2,876,836.34	1,167,262.71
Individual deposits	1,479,986,027.48	1,480,474,472.32	1,521,745,665.23	1,564,845,174.67	1,485,095,855.70
U. S. deposits	28,194,911.44	27,047,519.80	27,025,610.38	25,118,550.39	24,922,263.36
Dep't U. S. dis. off's	4,277,638.17	3,672,054.34	3,552,392.28	4,229,511.42	4,456,472.43
Due to nat'l banks	297,098,933.41	281,994,358.12	288,296,836.21	285,081,259.25	253,082,126.32
Due to State banks	137,067,285.29	132,465,337.41	135,305,641.11	141,350,726.21	121,438,255.50
Notes and bills re-discounted	10,371,343.29	13,419,992.05	15,027,632.53	23,660,329.51	25,598,405.72
Bills payable	3,997,265.67	7,265,719.29	7,028,049.14	10,301,913.54	11,501,225.76
Cl'g-house loan c't's	-----	-----	-----	-----	11,945,000.00
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Liabilities.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Capital stock	\$662,518,459.15	\$667,787,406.15	\$672,903,597.45	\$677,426,870.25	\$677,356,927.00
Surplus fund	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91	228,221,530.31
Undivided profits ..	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73	108,116,263.56
Nat'l-bank circul'n	123,112,529.00	123,447,633.00	123,915,643.00	131,323,201.50	134,792,873.25
State-bank circul'n	76,700.50	74,117.50	74,138.50	74,118.50	74,118.50
Dividends unpaid ..	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58	1,503,539.69
Individual deposits	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37	1,602,052,766.59
U. S. deposits	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40	14,478,542.91
Dep't U. S. dis. off's	4,323,333.50	4,781,045.75	4,387,991.08	4,566,660.33	3,955,227.37
Due to nat'l banks	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96	292,480,956.07
Due to State banks	142,324,866.94	142,455,768.77	137,727,372.05	142,018,070.06	149,334,721.20
Notes and bills re-discounted	17,330,630.55	16,604,735.21	19,719,695.08	21,981,952.56	16,325,642.89
Bills payable	7,456,781.57	8,482,342.63	8,067,812.83	10,778,944.87	7,994,514.30
Liabilities other than those above stated	-----	-----	-----	-----	1,178,586.43
Cl'g-house loan c't's	1,144,416.46	285,000.00	-----	-----	-----
Total	3,065,002,152.80	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Liabilities.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.
Capital stock	\$679,970,110.00	\$682,232,158.00	\$684,678,203.25	\$686,573,015.00
Surplus fund	234,069,984.34	235,192,004.95	238,239,970.94	238,871,424.84
Undivided profits	96,574,522.85	103,376,029.20	88,227,388.88	101,652,754.66
National-bank circulation	137,627,107.25	140,052,343.50	141,061,533.00	143,423,298.00
State-bank circulation	75,097.50	71,507.50	75,076.50	75,076.50
Dividends unpaid	1,470,937.98	1,657,310.34	3,904,292.83	3,888,865.78
Individual deposits	1,702,240,957.68	1,743,787,545.10	1,753,339,679.86	1,765,422,983.68
U. S. deposits	12,757,046.94	11,911,030.77	10,823,973.08	9,828,144.24
Deposits U. S. disbursing officers	3,806,323.51	3,625,107.19	3,356,091.88	4,044,734.04
Due to national banks	372,985,405.11	361,593,119.06	367,143,324.53	352,046,184.05
Due to State banks	181,688,074.58	181,538,222.87	188,683,254.94	178,607,018.34
Notes and bills rediscounted	8,517,205.36	9,090,080.27	9,181,650.14	17,132,487.71
Bills payable	3,876,404.20	3,816,163.49	4,581,163.01	6,549,163.65
Liabilities other than those above stated	1,013,181.26	1,092,506.20	498,983.87	1,979,746.97
Total	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46

A SUMMARY
OF THE
STATE AND CONDITION
OF
THE NATIONAL BANKS
ON

MARCH 1, MAY 17, JULY 12, AND SEPTEMBER 30, 1892.

Arranged by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891,

MAINE.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	79 banks.	79 banks.	79 banks.	79 banks.	81 banks.
Loans and discounts	\$21,860,271.67	\$20,473,441.38	\$20,845,308.16	\$21,284,982.15	\$21,724,116.01
Bonds for circulation	3,823,900.00	3,823,900.00	3,823,900.00	3,823,900.00	3,848,900.00
Bonds for deposits	190,000.00	190,000.00	190,000.00	180,000.00	180,000.00
U. S. bonds on hand					500.00
Other stocks and b'ds	1,314,076.58	1,767,797.40	1,881,691.41	1,934,786.99	1,954,623.33
Due from res've ag'ts	1,971,427.56	2,743,865.63	2,238,179.71	2,720,204.90	2,769,676.80
Due from nat'l banks	811,789.93	623,822.22	753,370.95	672,463.01	785,099.05
Due from State banks	28,162.14	21,605.87	48,513.32	35,932.67	58,038.08
Banking house, etc.	588,829.97	590,349.84	590,269.43	572,724.27	592,828.05
Real estate, etc.	25,723.96	24,983.96	24,783.96	23,883.96	23,893.96
Current expenses	81,254.36	56,662.98	69,441.09	21,431.14	66,870.09
Premiums paid	138,318.08	133,411.82	133,939.39	121,829.32	123,854.63
Cash items	264,960.84	220,710.05	177,644.11	210,195.51	215,016.51
Clear'g-house exch'gs	115,997.00	115,813.60	81,278.71	140,125.12	104,302.00
Bills of other banks	345,928.00	303,858.00	288,763.00	313,679.00	306,990.00
Fractional currency	6,566.07	7,230.50	6,400.51	6,216.98	5,567.27
Specie	933,057.23	947,740.69	961,739.46	971,801.75	1,013,351.15
Legal-tender notes	300,407.00	251,135.00	259,491.00	274,469.00	278,059.00
U. S. cert's of deposit					
5% fund with Treas.	164,269.25	166,625.25	168,785.25	170,215.25	168,210.25
Due from U. S. Treas.	5,395.00	11,450.00	6,480.00	13,370.00	12,659.79
Total	32,979,334.64	32,474,374.19	32,549,979.46	33,492,211.02	34,232,495.97

NEW HAMPSHIRE.

	51 banks.	52 banks.	52 banks.	53 banks.	54 banks.
Loans and discounts	\$11,880,319.33	\$11,220,253.67	\$11,290,701.10	\$11,576,931.54	\$11,842,854.52
Bonds for circulation	2,812,000.00	2,837,000.00	2,749,500.00	2,762,000.00	2,913,000.00
Bonds for deposits	300,000.00	225,000.00	225,000.00	225,000.00	175,000.00
U. S. bonds on hand	100.00	100.00	100.00	100.00	15,100.00
Other stocks and b'ds	2,030,535.97	2,047,506.86	2,169,406.91	2,217,658.54	2,242,668.04
Due from res've ag'ts	1,742,928.49	1,653,377.12	1,777,094.42	1,938,411.74	1,779,620.22
Due from nat'l banks	463,572.02	239,456.21	245,982.08	300,091.03	340,643.49
Due from State banks	25,248.03	47,809.62	36,612.66	55,727.60	44,246.87
Banking house, etc.	246,714.04	246,274.46	264,069.08	267,555.76	262,438.12
Real estate, etc.	7,956.19	8,321.70	8,836.35	19,989.46	37,763.99
Current expenses	69,824.16	44,279.80	63,039.38	29,621.35	65,708.62
Premiums paid	117,475.00	108,650.00	104,271.87	105,412.38	124,703.08
Cash items	183,077.82	161,761.88	163,436.38	142,478.23	166,903.42
Clear'g-house exch'gs					
Bills of other banks	204,048.00	236,042.00	224,785.00	239,507.00	227,487.00
Fractional currency	8,060.52	9,465.29	7,736.94	7,543.00	7,122.13
Specie	503,992.84	472,252.43	499,287.98	485,491.26	548,705.66
Legal-tender notes	192,812.00	173,291.00	175,295.00	183,426.00	182,915.00
U. S. cert's of deposit					
5% fund with Treas.	125,719.75	126,539.75	120,407.50	123,689.50	128,715.00
Due from U. S. Treas.	6,260.50	43.85	50.00	2,550.00	11,320.00
Total	20,921,544.66	19,857,225.64	20,125,612.65	20,683,184.39	21,116,915.16

VERMONT.

	50 banks.	50 banks.	49 banks.	49 banks.	49 banks.
Loans and discounts	\$14,212,346.72	\$13,824,772.26	\$13,870,313.50	\$14,114,114.91	\$14,262,259.86
Bonds for circulation	2,947,500.00	2,957,500.00	2,945,000.00	2,945,000.00	3,050,000.00
Bonds for deposits	159,500.00	159,500.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	19,850.00	19,850.00	125,250.00	125,750.00	145,600.00
Other stocks and b'ds	915,112.56	833,380.10	912,034.75	927,773.02	882,667.17
Due from res've ag'ts	1,323,794.79	1,590,329.29	1,817,964.59	2,276,121.79	1,746,515.11
Due from nat'l banks	420,095.83	309,172.37	320,647.01	317,497.56	342,992.98
Due from State banks	36,012.21	56,080.20	24,404.17	35,158.70	25,367.82
Banking house, etc.	209,490.42	217,490.42	216,990.42	215,610.11	215,610.11
Real estate, etc.	75,716.33	73,395.87	73,052.31	50,172.51	54,847.26
Current expenses	62,822.89	32,032.83	65,157.56	8,349.18	42,311.36
Premiums paid	118,040.47	111,570.13	109,742.15	104,960.79	116,653.66
Cash items	92,974.12	82,485.93	82,671.41	72,729.40	68,111.52
Clear'g-house exch'gs					
Bills of other banks	83,631.00	77,841.00	86,355.00	110,123.00	100,786.00
Fractional currency	6,158.12	6,938.79	5,767.75	6,678.31	5,890.22
Specie	462,582.91	473,834.36	459,358.89	480,799.76	505,625.69
Legal-tender notes	218,613.00	229,796.00	279,580.00	293,201.00	276,175.00
U. S. cert's of deposit		10,000.00	10,000.00		
5% fund with Treas.	111,593.80	107,767.50	116,255.00	118,285.00	117,647.50
Due from U. S. Treas.	20.00	500.00	1,690.00	7,750.00	
Total	21,475,857.17	21,174,237.05	21,572,234.51	22,269,075.04	22,009,061.26

ARRANGED BY STATES AND RESERVE CITIES.

MAINE.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	79 banks.	79 banks.	79 banks.	79 banks.	81 banks.
Capital stock	\$10,980,000.00	\$11,002,500.00	\$11,010,000.00	\$11,010,000.00	\$11,090,000.00
Surplus fund	2,689,452.95	2,677,271.29	2,665,903.34	2,682,933.60	2,690,133.60
Undivided profits....	1,731,515.57	1,589,154.78	1,676,447.78	1,451,104.90	1,599,756.55
Nat'l-bank circulation	3,372,018.00	3,349,498.00	3,395,263.00	3,395,313.00	3,402,263.00
State-bank circulation					
Dividends unpaid....	35,879.69	45,518.52	45,037.54	110,389.43	80,925.97
Individual deposits ..	12,485,182.08	12,279,281.89	12,038,071.49	13,056,203.11	13,544,166.28
U. S. deposits.....	75,732.90	105,197.07	98,998.13	93,674.05	64,588.71
Dep'ts U.S.dis.officers	97,258.22	76,662.89	79,855.07	64,169.88	107,479.74
Due to national banks	508,222.66	428,349.24	602,182.06	647,327.18	720,809.87
Due to State banks...	210,554.24	260,197.72	258,993.71	264,915.28	300,039.58
Notes rediscounted ..	89,701.33	36,505.81	44,908.68	53,320.26	63,918.71
Bills payable	682,197.58	624,236.98	611,826.18	640,203.46	545,500.19
Other liabilities.....	21,619.42		22,492.48	22,656.86	22,913.77
Total	32,979,334.64	32,474,374.19	32,549,979.46	33,492,211.02	34,232,495.97

NEW HAMPSHIRE.

	51 banks.	52 banks.	52 banks.	53 banks.	54 banks.
Capital stock	\$6,205,000.00	\$6,130,000.00	\$6,180,000.00	\$6,217,500.00	\$6,272,500.00
Surplus fund	1,607,198.13	1,593,763.26	1,570,021.67	1,572,016.78	1,571,166.78
Undivided profits....	819,461.53	736,474.83	793,636.71	683,732.47	802,967.53
Nat'l-bank circulation	2,479,585.00	2,482,945.00	2,433,180.00	2,445,380.00	2,549,160.00
State-bank circulation	6,828.00	6,828.00	6,828.00	6,828.00	6,828.00
Dividends unpaid....	22,385.78	22,883.21	26,938.40	56,376.91	30,523.53
Individual deposits ..	8,260,192.85	7,441,587.16	7,588,943.02	7,995,896.72	8,355,238.00
U. S. deposits.....	189,471.72	99,155.23	175,248.34	107,378.35	90,089.23
Dep'ts U.S.dis.officers	111,488.10	121,315.67	55,592.41	114,814.55	81,026.91
Due to national banks	760,728.87	676,466.31	792,305.29	918,478.81	911,550.93
Due to State banks...	400,939.62	455,935.98	406,553.60	482,188.67	368,279.03
Notes rediscounted ..	57,365.06	89,870.99	71,685.21	47,143.13	42,500.12
Bills payable	900.00		24,680.00	35,450.00	35,000.00
Other liabilities.....					85.10
Total	20,921,544.06	19,857,225.64	20,125,612.65	20,683,184.39	21,116,915.16

VERMONT.

	50 banks.	50 banks.	49 banks.	49 banks.	49 banks.
Capital stock	\$7,210,000.00	\$7,210,000.00	\$7,160,000.00	\$7,160,000.00	\$7,160,000.00
Surplus fund	1,811,710.00	1,873,600.00	1,863,600.00	1,872,450.00	1,864,900.00
Undivided profits....	1,051,985.91	832,190.03	982,511.45	768,365.60	895,147.32
Nat'l-bank circulation	2,621,265.00	2,600,255.00	2,611,470.00	2,599,740.00	2,644,015.00
State-bank circulation					
Dividends unpaid....	7,098.42	14,572.94	7,443.35	51,808.14	15,939.33
Individual deposits ..	7,975,061.98	8,609,475.76	8,227,410.94	9,074,162.14	8,766,375.90
U. S. deposits.....	93,385.48	92,541.82	45,651.21	41,305.14	40,107.37
Dep'ts U.S.dis.officers	4,645.09	5,624.81	4,274.12	2,685.14	2,896.87
Due to national banks	451,923.30	377,007.82	500,729.59	503,003.80	13,256.21
Due to State banks...	201,670.80	137,968.87	146,395.80	172,079.73	453,073.57
Notes rediscounted ..	37,111.19	11,000.00	12,748.05	10,000.00	125,349.69
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00	18,000.00
Other liabilities.....				3,475.35	10,000.00
Total	21,475,857.17	21,174,237.05	21,572,234.51	22,269,075.04	22,009,061.26

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

MASSACHUSETTS.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	207 banks.	209 banks.	209 banks.	213 banks.	213 banks.
Loans and discounts	\$105,148,122.38	\$106,058,585.96	\$107,869,393.27	\$108,881,931.24	\$112,104,450.28
Bonds for circulation	15,562,450.00	15,916,450.00	16,194,950.00	16,407,450.00	16,610,450.00
Bonds for deposits	200,000.00	110,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	20,250.00	17,200.00	12,200.00	13,200.00	47,800.00
Other stocks and b'ds	5,563,325.80	5,792,740.00	6,132,290.97	6,513,039.71	6,868,524.56
Due from res'v'e ag'ts	11,469,654.78	13,058,459.78	13,446,699.72	13,614,259.91	11,017,668.48
Due from nat'l banks	1,370,851.67	1,383,147.97	1,251,196.94	1,324,213.69	1,307,926.24
Due from State banks	139,489.17	141,425.16	121,481.28	166,970.75	139,147.71
Banking house, etc.	2,848,688.69	2,873,519.55	2,902,192.26	2,895,245.93	2,970,388.82
Real estate, etc.	246,776.88	216,818.99	259,712.03	220,487.01	214,624.21
Current expenses	581,667.73	609,584.44	276,966.28	288,474.10	342,949.07
Premiums paid	908,050.61	933,328.95	939,416.90	961,162.38	953,510.50
Cash items	994,053.28	890,052.95	835,128.91	781,208.06	943,270.59
Clear'g-house exch'gs	114,986.02	110,166.19	92,113.27	124,557.25	106,618.19
Bills of other banks	1,097,267.00	893,944.00	1,055,716.00	1,131,601.00	939,921.00
Fractional currency	65,430.90	57,551.67	50,685.78	50,905.83	55,040.48
Specie	3,797,770.37	3,782,551.88	3,887,150.65	4,091,644.64	4,056,494.98
Legal-tender notes	1,626,442.00	1,522,633.00	1,755,485.00	2,052,884.00	2,050,681.00
U. S. cert's of deposit	195,000.00	210,000.00	175,000.00	175,000.00	175,000.00
5% fund with Treas.	678,519.75	711,220.25	705,405.25	718,174.25	728,313.25
Due from U. S. Treas	35,160.57	29,685.00	27,600.00	42,210.00	54,525.00
Total	152,663,937.60	155,329,065.74	158,090,789.61	160,554,919.75	161,787,304.36

CITY OF BOSTON.

	55 banks.	55 banks.	55 banks.	55 banks.	55 banks.
Loans and discounts	\$147,323,811.15	\$152,165,177.80	\$156,702,142.61	\$161,213,462.03	\$154,048,231.52
Bonds for circulation	4,725,000.00	4,975,000.00	5,425,000.00	5,575,000.00	5,610,000.00
Bonds for deposits	315,000.00	315,000.00	315,000.00	315,000.00	265,000.00
U. S. bonds on hand	-----	-----	355,800.00	300,800.00	252,350.00
Other stocks and b'ds	4,446,252.74	5,244,580.87	6,393,836.47	6,086,418.89	5,948,339.38
Due from res'v'e ag'ts	22,564,193.82	25,462,294.79	28,129,390.75	23,213,812.16	20,638,389.41
Due from nat'l banks	12,702,949.98	11,827,597.31	12,887,360.52	13,281,073.93	14,682,268.84
Due from State banks	461,907.31	692,518.18	644,691.43	806,043.62	438,669.71
Banking house, etc.	2,630,063.32	2,635,143.61	2,631,316.44	2,640,038.79	2,738,504.41
Real estate, etc.	141,478.96	178,586.11	201,008.84	208,383.16	207,157.91
Current expenses	629,889.99	1,132,111.18	256,960.55	542,878.52	67,952.03
Premiums paid	503,338.40	573,309.09	640,725.42	648,481.17	624,180.14
Cash items	348,013.79	322,884.32	221,027.29	427,272.80	672,943.18
Clear'g-house exch'gs	10,621,723.56	11,979,014.33	10,116,358.77	10,280,298.63	11,534,977.51
Bills of other banks	906,289.00	626,022.00	718,291.00	800,912.00	621,410.00
Fractional currency	20,644.07	18,604.51	14,719.17	16,899.72	18,399.67
Specie	10,730,290.57	11,216,196.72	12,658,318.47	12,545,193.67	10,760,298.55
Legal-tender notes	4,564,356.00	4,317,376.00	5,122,268.00	5,649,067.00	5,046,808.00
U. S. cert's of deposit	845,000.00	925,000.00	275,000.00	205,000.00	435,000.00
5% fund with Treas	212,596.15	219,375.00	224,661.00	249,747.50	250,872.50
Due from U. S. Treas	120,724.23	75,630.00	118,000.00	191,710.00	125,620.00
Total	224,813,503.04	234,901,421.82	244,051,786.73	245,197,403.59	234,985,372.76

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Loans and discounts	\$36,878,215.79	\$35,632,223.98	\$37,223,103.22	\$37,231,016.91	\$37,144,568.02
Bonds for circulation	5,436,250.00	6,191,250.00	6,191,250.00	6,217,250.00	6,242,250.00
Bonds for deposits	125,000.00	125,000.00	125,000.00	100,000.00	100,000.00
U. S. bonds on hand	330,250.00	1,750.00	1,950.00	50.00	50.00
Other stocks and b'ds	2,019,844.38	2,102,641.20	2,227,698.48	2,449,236.42	2,433,334.04
Due from res'v'e ag'ts	2,624,875.79	3,908,816.58	3,567,552.84	3,815,444.38	3,214,747.22
Due from nat'l banks	1,263,796.44	1,024,223.23	955,960.61	1,194,300.87	1,103,969.62
Due from State banks	219,612.80	65,156.93	80,330.14	100,842.25	354,731.91
Banking house, etc.	911,550.28	920,743.87	921,340.60	934,766.21	937,580.16
Real estate, etc.	149,809.12	161,402.16	174,463.58	258,518.56	267,525.07
Current expenses	122,967.80	102,319.27	107,209.14	73,226.32	102,160.99
Premiums paid	587,352.15	756,867.03	658,885.94	647,794.63	645,984.63
Cash items	151,910.82	156,277.60	136,009.51	180,843.66	161,872.80
Clear'g-house exch'gs	386,235.30	423,356.02	434,037.31	348,001.59	373,032.13
Bills of other banks	376,601.00	250,630.00	339,487.00	386,618.00	244,556.00
Fractional currency	16,696.73	19,071.34	19,308.62	17,952.36	14,858.62
Specie	1,010,907.83	980,837.46	1,028,600.07	1,013,768.12	999,854.10
Legal-tender notes	597,452.00	549,135.00	622,140.00	653,017.00	581,748.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas	220,817.75	265,381.25	270,578.75	279,731.25	280,856.25
Due from U. S. Treas	27,702.50	28,481.75	21,640.00	21,997.50	31,377.50
Total	53,457,908.48	53,584,584.72	55,109,545.81	55,924,406.03	53,215,057.06

BY STATES AND RESERVE CITIES—Continued.

MASSACHUSETTS.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	207 banks.	209 banks.	209 banks.	213 banks.	213 banks.
Capital stock	\$45,517,500.00	\$45,602,500.00	\$45,617,500.00	\$45,942,500.00	\$46,130,700.00
Surplus fund.....	15,371,975.39	15,354,425.39	15,424,457.30	15,470,357.30	15,535,565.67
Undivided profits....	5,658,027.87	6,201,308.94	5,394,767.78	5,541,021.86	5,296,834.62
Nat'l-bank circulation	13,758,244.50	14,078,859.50	14,183,574.50	14,410,749.50	14,726,034.50
State-bank circulation					
Dividends unpaid....	109,538.79	85,473.04	128,176.68	197,883.53	790,627.49
Individual deposits ..	67,979,960.67	70,676,469.38	73,316,610.17	75,085,431.03	75,144,584.45
U. S. deposits.....	187,743.68	122,195.03	94,932.40	81,330.47	76,970.84
Dep'ts U.S.dis.officers	5,806.71	6,870.40	4,866.15	6,238.50	2,155.78
Due to national banks	2,645,165.24	2,076,810.55	2,783,808.51	2,806,996.56	3,114,919.81
Due to State banks ..	363,253.13	309,930.35	495,626.03	513,748.64	315,562.05
Notes rediscounted..	614,140.33	404,634.88	328,906.00	131,303.86	154,827.95
Bills payable.....	450,010.50	429,588.28	316,339.91	367,358.50	340,761.58
Other liabilities.....	2,565.79	.....	1,224.08	.....	157,759.62
Total	152,663,937.60	155,329,065.74	158,090,789.51	160,554,919.75	161,787,304.35

CITY OF BOSTON.

	55 banks.	55 banks.	55 banks.	55 banks.	55 banks.
Capital stock	\$52,400,000.00	\$52,400,000.00	\$53,100,000.00	\$53,100,000.00	\$53,100,000.00
Surplus fund.....	13,924,914.86	13,924,914.86	14,047,399.77	14,027,399.77	14,331,557.74
Undivided profits....	5,371,054.49	7,000,452.43	5,139,129.42	6,134,075.00	4,669,768.70
Nat'l-bank circulation	4,229,830.00	4,287,735.00	4,473,940.00	4,744,590.00	4,987,760.00
State-bank circulation					
Dividends unpaid....	42,486.49	27,738.96	51,795.96	34,360.96	1,205,390.46
Individual deposits ..	104,860,334.85	105,489,763.98	113,437,789.06	110,433,171.68	104,725,915.03
U. S. deposits.....	209,089.32	194,945.72	197,011.14	214,608.04	160,325.05
Dep'ts U.S.dis.officers	106,405.96	82,476.12	95,751.74	85,143.26	104,033.54
Due to national banks	31,420,423.45	36,768,298.36	36,377,378.05	39,447,092.48	35,461,463.48
Due to State banks ..	11,837,963.62	14,390,696.39	16,964,460.14	16,902,547.40	15,596,223.52
Notes rediscounted..	.....	.....	17,006.45	3,715.00	.....
Bills payable.....	411,000.00	321,000.00	40,500.00	71,500.00	240,500.00
Other liabilities.....	.....	13,400.00	109,623.00	.....	402,433.24
Total	224,813,503.04	234,901,421.82	244,051,786.73	245,197,403.59	234,985,372.76

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Capital stock	\$20,277,050.00	\$20,277,050.00	\$20,277,050.00	\$20,277,050.00	\$20,277,050.00
Surplus fund.....	4,708,612.18	4,722,521.99	4,739,158.11	4,686,611.40	4,702,072.64
Undivided profits....	1,935,722.53	1,876,068.24	1,865,303.59	1,683,876.86	1,805,710.40
Nat'l-bank circulation	4,717,310.00	5,431,960.00	5,453,385.00	5,520,960.00	5,574,755.00
State-bank circulation					
Dividends unpaid....	94,236.98	75,573.03	91,985.12	158,812.81	228,320.89
Individual deposits ..	17,729,518.63	18,335,881.96	18,813,234.90	19,497,272.92	19,362,890.81
U. S. deposits.....	25,479.10	78,413.38	76,006.39	76,812.04	23,205.85
Dep'ts U.S.dis.officers	71,119.43	28,422.15	40,939.64	11,872.57	61,721.30
Due to national banks	2,357,141.39	1,588,551.90	2,107,879.41	2,062,471.77	1,588,264.11
Due to State banks...	1,418,718.24	1,170,142.07	1,644,603.65	1,942,739.12	1,580,099.82
Notes rediscounted..	23,000.00	.....	.....	.....	10,966.24
Bills payable.....	100,000.00	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	5,925.64	.....
Total	53,457,908.48	53,584,584.72	55,109,545.81	55,924,406.03	55,215,057.06

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CONNECTICUT.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Loans and discounts	\$47,826,968.55	\$48,902,425.52	\$48,456,075.86	\$49,131,701.08	\$50,355,005.98
Bonds for circulation	5,988,000.00	6,168,000.00	6,183,000.00	6,183,000.00	6,183,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand	50,200.00	115,200.00	50,200.00	50,200.00	50,200.00
Other stocks and b'ds	3,997,951.17	4,278,564.28	4,553,184.58	4,673,066.94	4,926,847.43
Due from res'v'ag'ts	4,918,254.87	5,446,104.25	6,975,654.06	7,693,697.41	6,831,021.52
Due from nat'l banks	1,790,601.33	2,992,146.11	1,855,603.34	2,960,414.42	3,520,538.43
Due from State banks	209,193.60	392,409.54	500,746.71	341,826.92	400,267.19
Banking house, etc.	1,576,818.22	1,582,750.31	1,561,155.87	1,576,270.86	1,592,987.87
Real estate, etc.	200,282.94	201,347.99	177,884.69	174,695.88	188,796.36
Current expenses	284,193.92	154,391.94	255,078.90	70,482.86	194,617.78
Premiums paid	494,170.46	487,465.18	493,258.79	452,634.42	448,366.92
Cash items	475,738.13	426,942.43	331,399.90	420,147.04	363,273.47
Clear'g-house exch'gs	229,771.31	321,241.22	301,667.83	341,189.53	314,436.05
Bills of other banks	479,168.00	315,471.00	512,435.00	561,045.00	517,295.00
Fractional currency	23,589.14	24,446.31	25,431.40	24,383.08	23,001.06
Specie	2,459,836.30	2,503,409.69	2,492,310.14	2,552,413.16	2,417,767.02
Legal-tender notes	795,466.00	706,785.00	761,026.00	866,569.00	789,928.00
U. S. cert's of deposit					
5 % fund with Treas.	262,989.28	268,966.00	275,715.00	278,235.00	278,233.00
Due from U. S. Treas.	40,110.00	40,820.00	20,900.00	25,080.00	30,070.00
Total	72,352,803.22	75,578,886.77	76,032,757.87	78,627,952.60	79,675,653.08

NEW YORK.

	265 banks.	264 banks.	265 banks.	266 banks.	266 banks.
Loans and discounts	\$99,818,651.42	\$98,295,969.76	\$101,711,346.90	\$101,620,826.32	\$106,104,176.02
Bonds for circulation	13,950,350.00	14,138,200.00	14,238,200.00	14,288,700.00	14,363,700.00
Bonds for deposits	600,000.00	575,000.00	575,000.00	525,000.00	525,000.00
U. S. bonds on hand	389,250.00	472,100.00	457,150.00	468,250.00	445,300.00
Other stocks and b'ds	8,619,375.09	8,967,183.77	9,163,384.67	9,401,425.67	10,088,656.60
Due from res'v'ag'ts	15,080,531.09	18,010,302.57	17,468,312.13	18,167,049.63	17,337,302.57
Due from nat'l banks	2,733,942.32	2,989,436.03	2,839,128.65	3,504,977.03	3,991,302.69
Due from State banks	839,579.40	1,632,292.45	1,055,440.16	1,187,064.25	1,140,451.92
Banking house, etc.	2,791,257.86	2,780,765.79	2,815,630.48	2,845,119.65	2,868,282.86
Real estate, etc.	1,353,680.70	1,390,896.88	1,403,386.70	1,417,132.32	1,477,749.08
Current expenses	679,735.37	419,852.38	590,333.83	184,693.38	483,841.27
Premiums paid	781,414.77	741,123.19	763,959.52	765,536.48	742,166.38
Cash items	904,189.89	1,007,936.43	836,239.30	997,658.66	910,822.37
Clear'g-house exch'gs	163,984.89	158,356.57	151,378.00	159,188.76	168,162.55
Bills of other banks	784,186.00	739,345.00	852,565.00	1,007,516.00	877,568.00
Fractional currency	47,011.04	52,867.02	52,630.57	49,066.90	48,112.86
Specie	4,733,419.81	4,821,884.93	5,008,023.95	4,984,455.18	5,200,303.01
Legal-tender notes	2,652,448.00	2,550,889.00	2,784,784.00	2,886,943.00	2,908,987.00
U. S. cert's of deposit	155,000.00	160,000.00	160,000.00	160,000.00	160,000.00
5 % fund with Treas.	614,106.75	617,944.50	633,412.75	631,431.00	636,335.25
Due from U. S. Treas.	29,376.14	38,268.74	22,460.24	26,290.94	28,082.64
Total	157,721,490.54	159,963,585.01	163,582,766.85	165,278,325.17	170,506,309.07

NEW YORK CITY.

	49 banks.	49 banks.	48 banks.	48 banks.	48 banks.
Loans and discounts	\$308,688,974.69	\$363,926,949.32	\$365,332,944.67	\$353,627,161.82	\$344,513,018.62
Bonds for circulation	6,854,000.00	6,854,000.00	6,904,000.00	6,774,000.00	6,709,000.00
Bonds for deposits	1,675,000.00	1,575,000.00	1,200,000.00	1,100,000.00	1,100,000.00
U. S. bonds on hand	1,279,300.00	952,050.00	1,202,100.00	739,800.00	859,800.00
Other stocks and b'ds	26,146,153.91	31,088,569.51	30,211,789.71	31,378,290.98	30,224,670.94
Due from res'v'ag'ts	32,360,554.59	24,920,956.99	28,306,263.64	30,020,515.68	30,597,526.68
Due from nat'l banks	5,307,675.07	4,283,070.74	4,363,945.85	4,727,921.41	4,136,249.47
Due from State banks	11,325,344.89	10,996,381.02	11,381,631.92	11,394,548.40	11,404,859.44
Banking house, etc.	1,137,680.36	1,325,584.99	1,115,344.88	1,131,785.11	1,118,664.57
Real estate, etc.	1,620,702.91	848,456.42	1,292,315.78	151,428.24	885,288.01
Current expenses	946,641.96	838,811.83	769,686.36	629,517.05	650,671.11
Premiums paid	3,009,705.57	3,108,544.03	2,407,176.18	3,136,198.10	3,291,472.46
Cash items	64,746,474.30	80,665,861.33	62,041,762.76	50,610,330.66	61,541,923.97
Clear'g-house exch'gs	1,577,652.00	1,221,533.00	1,587,158.00	1,585,401.00	1,112,890.00
Bills of other banks	61,397.33	50,962.14	54,945.45	54,612.26	52,623.13
Fractional currency	76,157,176.16	88,311,705.06	85,198,081.12	75,848,579.14	62,568,071.07
Specie	23,827,151.00	27,324,253.00	27,721,157.00	37,712,299.00	32,646,245.00
Legal-tender notes	990,000.00	12,985,000.00	14,625,000.00	10,775,000.00	7,915,000.00
U. S. cert's of deposit	297,180.00	207,180.00	299,430.00	292,680.00	287,585.00
5 % fund with Treas.	319,678.87	265,859.84	278,453.32	478,533.35	243,291.63
Due from U. S. Treas.					
Total	568,328,443.61	661,840,729.22	646,293,186.61	622,168,602.20	601,860,851.10

BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Capital stock.....	\$23, 274, 370. 00	\$23, 274, 370. 00	\$23, 024, 370. 00	\$23, 024, 370. 00	\$22, 999, 370. 00
Surplus fund.....	7, 490, 833. 58	7, 540, 375. 14	7, 515, 955. 47	7, 545, 415. 98	7, 556, 335. 65
Undivided profits....	2, 982, 698. 07	2, 630, 766. 20	3, 034, 855. 18	2, 434, 636. 16	2, 904, 239. 18
Nat'l-bank circulation	5, 300, 905. 00	5, 285, 195. 00	5, 490, 785. 00	5, 488, 355. 00	5, 511, 220. 00
State-bank circulation	4, 317. 00	4, 317. 00	4, 317. 00	4, 317. 00	4, 317. 00
Dividends unpaid....	52, 841. 26	76, 554. 35	32, 885. 41	108, 020. 34	53, 117. 19
Individual deposits...	30, 460, 577. 80	33, 768, 264. 23	33, 511, 463. 60	34, 816, 044. 54	33, 558, 022. 93
U. S. deposits.....	226, 868. 39	236, 711. 75	239, 408. 51	196, 816. 72	184, 947. 26
Dep'ts U.S.dis.officers	17, 576. 68	9, 368. 59	5, 774. 61	1, 656. 35	8, 358. 96
Due to national banks	2, 069, 958. 55	2, 238, 913. 47	2, 478, 797. 88	4, 240, 203. 79	5, 801, 701. 97
Due to State banks...	307, 556. 89	345, 638. 64	580, 294. 72	716, 159. 86	979, 022. 94
Notes rediscounted ..	114, 300. 00	19, 642. 75	27, 874. 90	1, 956. 86	40, 000. 00
Bills payable	50, 000. 00	140, 000. 00	85, 000. 00	50, 000. 00	75, 000. 00
Other liabilities.....	-----	8, 769. 65	975. 59	-----	-----
Total	72, 352, 803. 22	75, 578, 886. 77	76, 032, 757. 87	78, 627, 952. 60	79, 675, 653. 03

NEW YORK.

	265 banks.	264 banks.	265 banks.	266 banks.	266 banks.
Capital stock	\$32, 984, 060. 00	\$32, 944, 060. 00	\$33, 044, 060. 00	\$33, 164, 060. 00	\$33, 344, 060. 00
Surplus fund.....	10, 132, 620. 77	10, 514, 447. 28	10, 615, 880. 81	10, 847, 270. 59	10, 866, 664. 59
Undivided profits....	8, 495, 367. 97	7, 387, 552. 97	8, 230, 462. 07	7, 146, 963. 84	7, 913, 827. 99
Nat'l-bank circulation	12, 337, 102. 50	12, 384, 857. 50	12, 582, 587. 50	12, 613, 792. 00	12, 755, 907. 00
State-bank circulation	22, 334. 00	22, 334. 00	22, 334. 00	22, 334. 00	22, 334. 00
Dividends unpaid....	54, 810. 77	69, 445. 04	51, 987. 74	191, 211. 37	52, 879. 58
Individual deposits ..	87, 868, 397. 94	91, 535, 344. 33	93, 309, 771. 07	94, 059, 851. 63	97, 243, 883. 75
U. S. deposits.....	532, 463. 92	507, 806. 69	506, 382. 93	406, 688. 66	393, 492. 81
Dep'ts U.S.dis.officers	53, 713. 69	58, 696. 00	63, 617. 21	85, 840. 15	62, 967. 28
Due to national banks	3, 099, 141. 48	2, 752, 385. 04	3, 296, 249. 26	4, 554, 792. 73	5, 792, 749. 25
Due to State banks...	1, 350, 294. 83	1, 294, 048. 83	1, 237, 688. 97	1, 306, 686. 58	1, 521, 427. 82
Notes rediscounted ..	711, 719. 46	403, 589. 43	465, 824. 97	778, 884. 77	483, 713. 66
Bills payable	46, 449. 70	68, 610. 86	60, 537. 71	99, 948. 85	14, 425. 09
Other liabilities.....	33, 013. 51	20, 407. 04	95, 382. 61	-----	37, 976. 25
Total	157, 721, 490. 54	159, 963, 585. 01	163, 582, 766. 85	165, 278, 325. 17	170, 506, 309. 07

NEW YORK CITY.

	49 banks.	49 banks.	48 banks.	48 banks.	48 banks.
Capital stock	\$49, 600, 000. 00	\$49, 800, 000. 00	\$49, 600, 000. 00	\$49, 600, 000. 00	\$49, 650, 000. 00
Surplus fund.....	37, 950, 180. 56	39, 588, 276. 73	40, 238, 276. 73	40, 531, 417. 01	40, 547, 592. 52
Undivided profits....	17, 970, 839. 50	15, 841, 305. 44	16, 981, 820. 95	14, 734, 592. 09	16, 349, 367. 61
Nat'l-bank circulation	5, 751, 990. 00	5, 694, 140. 00	5, 800, 330. 00	5, 651, 130. 00	5, 761, 500. 00
State-bank circulation	24, 328. 00	24, 328. 00	24, 328. 00	24, 328. 00	24, 328. 00
Dividends unpaid....	116, 439. 44	197, 476. 62	148, 725. 05	364, 255. 19	244, 073. 07
Individual deposits ..	269, 304, 112. 95	301, 112, 078. 00	293, 373, 739. 60	276, 524, 893. 63	276, 804, 087. 55
U. S. deposits.....	1, 280, 210. 50	1, 263, 466. 48	799, 000. 86	666, 915. 96	682, 731. 82
Dept's U.S.dis.officers	219, 012. 97	282, 949. 87	242, 337. 29	278, 442. 19	241, 542. 35
Due to national banks	130, 615, 051. 77	180, 790, 947. 60	170, 126, 925. 65	163, 301, 732. 46	149, 990, 326. 36
Due to State banks...	55, 492, 848. 73	67, 239, 327. 78	68, 951, 269. 81	70, 296, 622. 86	61, 386, 030. 54
Notes rediscounted ..	-----	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----	-----
Other liabilities.....	3, 429. 19	6, 432. 70	6, 432. 70	194, 272. 81	269, 271. 28
Total	568, 328, 443. 61	661, 840, 729. 22	646, 293, 186. 64	622, 168, 602. 20	601, 860, 851. 10

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CITY OF ALBANY.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	\$8,815,110.43	\$8,257,305.97	\$8,308,990.19	\$8,247,472.96	\$8,724,435.95
Bonds for circulation	400,000.00	400,000.00	400,000.00	300,000.00	300,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	50,000.00				
Other stocks and b'ds	291,434.90	529,708.86	616,285.89	634,213.98	425,561.92
Due from res'v'ag'ts	1,686,619.85	3,023,866.48	3,067,032.70	2,675,500.77	2,044,536.80
Due from nat'l banks	1,055,671.42	1,424,626.21	1,392,191.01	1,725,429.25	1,434,587.47
Due from State banks	230,549.36	109,540.56	65,231.93	160,062.51	132,333.33
Banking house, etc.	298,000.00	298,000.00	298,000.00	298,000.00	298,000.00
Real estate, etc.	20,911.07	22,111.07	22,111.07	26,611.07	23,803.07
Current expenses					
Premiums paid	24,000.00	24,000.00	23,600.00	23,000.00	23,000.00
Cash items	35,851.34	93,089.75	35,318.90	31,669.43	67,837.08
Clear'g-house exch'gs	146,831.14	141,228.63	137,535.20	151,025.52	203,070.56
Bills of other banks	50,170.00	51,701.00	73,766.00	96,019.00	63,687.00
Fractional currency	829.21	1,410.33	1,104.75	785.55	803.42
Specie	724,840.50	837,155.00	918,195.50	839,223.20	802,073.95
Legal-tender notes	361,600.00	311,901.00	373,741.00	402,094.00	299,047.00
U. S. cert's of deposit	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
5% fund with Treas.	18,000.00	18,600.00	18,000.00	13,500.00	13,500.00
Due from U. S. Treas.		1,000.00			
Total	14,360,419.22	15,694,644.86	15,900,504.14	15,774,677.24	15,005,777.55

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts	\$9,100,624.89	\$8,938,437.65	\$9,448,119.58	\$10,860,933.40	\$10,516,418.42
Bonds for circulation	542,000.00	542,000.00	542,000.00	542,000.00	542,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand		55,000.00	55,000.00	55,000.00	55,000.00
Other stocks and b'ds	2,001,989.04	2,490,433.62	2,473,207.37	2,773,729.29	2,387,941.18
Due from res'v'ag'ts	2,368,323.31	2,037,113.29	2,406,573.21	2,575,063.36	1,690,271.91
Due from nat'l banks	35,273.28	35,303.89	52,075.25	70,396.05	67,934.96
Due from State banks	54,483.90	30,303.81	63,504.36	71,757.12	55,029.35
Banking house, etc.	176,799.46	175,899.00	175,899.00	175,899.00	175,899.00
Real estate, etc.	20,434.43	20,434.43	17,299.83	16,277.06	14,559.79
Current expenses	86,346.60	30,605.79	50,020.91	5,677.32	30,624.49
Premiums paid	40,223.78	38,423.78	40,248.78	47,948.78	45,748.78
Cash items	293,639.86	73,058.40	64,163.27	66,666.30	69,999.79
Clear'g-house exch'gs	897,915.94	1,255,208.38	812,240.99	1,039,551.50	908,641.51
Bills of other banks	202,122.00	155,813.00	241,215.00	240,740.00	167,598.00
Fractional currency	10,796.78	6,524.63	9,415.63	8,063.03	7,906.72
Specie	891,701.06	874,481.89	1,039,314.22	1,225,189.98	907,051.49
Legal-tender notes	784,305.00	728,655.00	913,733.00	1,060,292.00	754,463.00
U. S. cert's of deposit					
5% fund with Treas.	24,380.00	24,390.00	24,390.00	27,780.00	24,390.00
Due from U. S. Treas.		3,400.00			
Total	17,631,359.33	17,635,486.56	18,528,420.40	20,662,906.19	18,521,478.59

NEW JERSEY.

	95 banks.	95 banks.	97 banks.	98 banks.	98 banks.
Loans and discounts	\$50,285,542.49	\$49,095,490.73	\$50,175,225.11	\$49,954,655.01	\$52,571,231.26
Bonds for circulation	4,226,000.00	4,226,000.00	4,263,500.00	4,294,750.00	4,319,750.00
Bonds for deposits	275,000.00	275,000.00	275,000.00	275,000.00	275,000.00
U. S. bonds on hand	1,200.00	1,200.00	1,300.00	1,200.00	58,200.00
Other stocks and b'ds	6,028,929.08	6,100,031.85	6,902,297.34	7,108,180.88	7,598,968.55
Due from res'v'ag'ts	6,442,246.08	9,992,056.65	9,799,923.90	10,494,753.70	9,520,828.51
Due from nat'l banks	1,697,848.89	1,635,488.60	2,280,197.29	2,575,483.91	2,362,729.00
Due from State banks	336,205.70	490,426.37	463,408.38	517,328.05	426,509.62
Banking house, etc.	2,388,160.84	2,442,714.43	2,489,690.66	2,504,917.26	2,532,484.06
Real estate, etc.	307,615.20	324,767.71	360,189.52	364,434.00	325,056.65
Current expenses	381,551.34	217,010.56	295,232.83	112,148.89	222,755.94
Premiums paid	380,051.24	356,165.27	341,721.99	330,343.49	333,824.74
Cash items	1,238,807.07	1,173,599.94	1,068,479.59	1,332,345.80	1,215,694.26
Clear'g-house exch'gs					
Bills of other banks	362,859.00	372,736.00	373,476.00	430,209.00	409,625.00
Fractional currency	34,181.90	32,160.18	33,268.09	40,400.49	37,735.60
Specie	2,277,811.09	2,357,187.48	2,384,046.17	2,506,588.05	2,543,296.92
Legal-tender notes	2,232,074.00	2,169,514.00	2,345,123.00	2,665,605.00	2,494,566.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5% fund with Treas.	181,187.50	180,367.50	185,680.00	187,465.00	193,326.25
Due from U. S. Treas.	12,859.78	15,989.78	13,909.78	17,988.78	9,069.78
Total	79,300,131.20	81,467,907.05	84,061,669.65	85,723,797.31	87,470,652.14

BY STATES AND RESERVE CITIES—Continued.

CITY OF ALBANY.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00
Surplus fund.....	1,297,000.00	1,300,000.00	1,300,000.00	1,302,000.00	1,282,000.00
Undivided profits....	223,889.07	482,384.67	202,100.00	210,886.89	214,525.21
Nat'l-bank circulation	349,410.00	357,290.00	352,600.00	263,960.00	268,560.00
State-bank circulation					
Dividends unpaid....	6,695.70	9,894.21	1,236.63	4,748.63	13,904.19
Individual deposits ..	6,863,240.08	7,119,115.58	7,237,668.88	6,988,242.93	6,870,548.55
U. S. deposits	49,339.88	49,351.76	49,351.76	44,380.76	39,836.41
Dep'ts U.S.dis.officers	660.12	648.24	648.24	619.24	194.97
Due to national banks	3,074,413.93	3,866,122.95	3,820,617.40	3,828,105.02	3,617,470.56
Due to State banks...	945,770.44	1,209,837.45	1,386,281.73	1,581,733.77	1,148,737.66
Notes rediscounted ..					
Bills payable.....		50,000.00			
Total	14,360,419.22	15,694,644.86	15,900,504.14	15,774,677.24	15,005,777.55

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00
Surplus fund.....	1,893,000.00	2,003,000.00	2,003,000.00	2,035,000.00	2,035,000.00
Undivided profits....	550,352.79	365,030.64	443,919.29	331,464.65	413,071.67
Nat'l-bank circulation	486,600.00	475,390.00	487,800.00	478,850.00	477,900.00
State-bank circulation	1,851.00	1,851.00	1,851.00	1,851.00	1,851.00
Dividends unpaid....	1,021.60	779.40	562.00	18,467.40	5,187.00
Individual deposits ..	12,905,610.20	12,860,903.06	13,725,280.69	15,955,540.08	13,661,868.67
U. S. deposits	25,778.29	23,884.41	44,598.24	86,397.84	72,023.47
Dep'ts U.S.dis.officers	73,941.40	77,030.77	56,046.05	15,453.13	28,762.76
Due to national banks	182,203.43	193,923.39	206,751.09	222,592.91	265,651.74
Due to State banks ..	159,000.62	279,747.21	206,612.04	165,289.18	182,034.98
Notes rediscounted ..					
Bills payable					
Other liabilities		1,946.68			26,127.10
Total	17,631,359.33	17,635,486.56	18,528,420.40	20,662,906.19	18,521,478.39

NEW JERSEY.

	95 banks.	95 banks.	97 banks.	98 banks.	98 banks.
Capital stock	\$14,318,350.00	\$14,318,350.00	\$14,411,350.00	\$14,456,645.25	\$14,528,350.00
Surplus fund.....	6,433,605.82	6,600,400.00	6,638,900.00	6,924,700.00	7,078,150.00
Undivided profits....	3,962,632.22	3,545,041.95	3,876,897.39	3,326,887.67	3,462,481.48
Nat'l-bank circulation	3,739,866.00	3,720,471.00	3,738,841.00	3,759,461.00	3,790,736.00
State-bank circulation	7,827.00	7,827.00	7,827.00	7,827.00	7,827.00
Dividends unpaid....	36,988.79	62,210.67	36,969.95	134,014.24	149,826.68
Individual deposits ..	46,665,726.75	49,578,281.11	50,773,005.45	52,244,504.17	53,783,803.92
U. S. deposits	226,312.67	219,407.32	230,182.23	163,213.23	157,250.23
Dep'ts U.S.dis.officers	38,521.30	45,993.93	32,586.95	89,062.68	79,407.39
Due to national banks	3,032,601.60	2,794,192.47	3,509,335.71	3,879,596.39	3,738,485.14
Due to State banks ..	425,096.79	411,441.71	553,971.72	539,561.78	478,287.04
Notes rediscounted ..	152,100.88	81,287.89	60,793.95	37,061.36	36,987.26
Bills payable	250,501.38	73,000.00	181,008.30	151,100.00	170,000.00
Other liabilities	10,000.00	10,000.00	10,000.00	10,222.54	
Total	79,300,131.20	81,467,907.05	84,061,669.65	85,723,797.31	87,470,652.14

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

PENNSYLVANIA.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	298 banks.	300 banks.	304 banks.	307 banks.	307 banks.
Loans and discounts.	\$103,787,669.94	\$102,170,325.72	\$105,989,663.69	\$105,514,434.12	\$110,710,577.00
Bonds for circulation.	11,735,550.00	11,852,550.00	12,038,050.00	12,145,550.00	12,445,550.00
Bonds for deposits.	390,000.00	370,000.00	379,000.00	360,000.00	360,000.00
U. S. bonds on hand.	156,600.00	258,750.00	163,450.00	270,200.00	310,400.00
Other stocks and b'ds	13,356,378.36	13,833,477.86	14,887,458.74	15,514,388.41	16,087,613.35
Due from res'v'e ag'ts	14,097,323.66	18,350,879.73	19,163,922.60	20,951,077.81	19,626,946.37
Due from nat'l banks	2,286,592.74	3,360,947.23	2,730,544.61	3,654,108.90	4,509,870.77
Due from State banks	1,105,365.52	1,548,277.77	1,361,089.32	1,679,201.97	1,889,043.00
Banking house, etc.	4,341,650.39	4,358,761.70	4,396,469.28	4,398,116.30	4,385,363.72
Real estate, etc.	1,129,139.99	1,175,349.38	1,248,419.25	1,202,346.58	1,293,829.49
Current expenses	504,610.98	668,385.28	527,304.28	279,088.42	655,542.82
Premiums paid.	1,183,159.79	1,131,258.43	1,143,177.64	1,133,048.33	1,165,626.82
Cash items	1,046,219.95	1,010,893.82	942,001.66	1,105,577.75	1,105,228.17
Clear'g house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	993,940.00	888,370.00	1,048,209.00	964,383.00	934,489.00
Fractional currency.	67,314.14	77,054.42	75,615.37	76,479.38	76,533.12
Specie.	6,295,874.74	6,029,595.02	6,305,557.82	6,617,126.71	6,606,759.51
Legal-tender notes	3,871,088.00	3,681,212.00	4,077,987.00	4,273,047.00	4,318,100.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	508,423.21	523,413.25	516,745.65	523,382.50	523,515.50
Due from U. S. Treas.	33,890.20	30,966.05	38,629.30	46,857.10	48,377.60
Total.	166,900,791.61	171,330,467.66	177,043,295.21	180,718,414.28	187,063,366.24

CITY OF PHILADELPHIA.

	43 banks.	41 banks.	41 banks.	41 banks.	41 banks.
Loans and discounts.	\$90,457,567.44	\$93,237,604.64	\$94,939,446.35	\$99,014,700.92	\$104,892,053.03
Bonds for circulation.	3,997,500.00	3,947,500.00	3,947,500.00	4,187,500.00	4,187,500.00
Bonds for deposits	300,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	4,275,565.65	4,380,355.52	4,829,430.12	5,211,284.61	5,268,827.71
Due from res'v'e ag'ts	9,615,774.85	15,201,222.81	14,674,836.86	13,748,116.21	11,573,188.22
Due from nat'l banks	7,181,903.80	6,947,873.44	7,935,504.99	8,128,199.63	8,558,643.20
Due from State banks	1,045,251.79	1,164,474.23	1,303,962.09	1,349,625.03	1,339,275.67
Banking house, etc.	3,418,321.18	3,405,793.85	3,507,335.36	3,505,913.07	3,508,133.05
Real estate, etc.	329,840.74	384,328.08	359,557.17	346,413.18	341,728.48
Current expenses	248,704.20	632,966.22	185,528.52	313,164.16	774,271.85
Premiums paid	481,058.20	444,308.77	430,458.68	451,611.53	459,111.53
Cash items	1,235,757.23	1,215,073.78	1,134,395.83	1,216,672.65	1,252,789.70
Clear'g-house exch'gs	9,864,300.57	14,289,631.05	8,632,710.20	8,852,316.57	10,866,631.80
Bills of other banks.	319,870.00	228,542.00	279,966.00	223,438.00	193,164.00
Fractional currency.	52,788.50	54,265.84	40,442.84	50,901.83	61,734.90
Specie	12,473,299.18	15,276,444.16	17,839,458.33	18,200,345.36	14,622,204.04
Legal-tender notes	4,887,049.00	4,667,706.00	4,978,686.00	5,198,731.00	3,874,590.00
U. S. cert's of deposit.	2,930,000.00	4,530,000.00	5,500,000.00	6,310,000.00	1,590,000.00
5 % fund with Treas.	173,587.50	177,637.50	177,637.50	179,869.50	188,437.50
Due from U. S. Treas	83,552.53	87,589.08	37,819.08	80,799.08	28,759.08
Total.	153,377,692.36	170,523,316.97	170,984,675.92	176,819,602.33	173,830,943.76

CITY OF PITTSBURGH.

	26 banks.	26 banks.	26 banks.	26 banks.	26 banks.
Loans and discounts.	\$37,463,077.22	\$36,666,833.36	\$38,874,792.21	\$39,603,867.18	\$40,042,776.10
Bonds for circulation.	1,430,000.00	1,430,000.00	1,780,000.00	1,780,000.00	1,780,000.00
Bonds for deposits	500,000.00	450,000.00	300,000.00	300,000.00	250,000.00
U. S. bonds on hand.	8,300.00	100,200.00	-----	300.00	-----
Other stocks and b'ds	383,615.17	763,051.67	970,386.41	1,496,820.26	1,898,080.77
Due from res'v'e ag'ts	3,864,358.17	6,819,290.39	5,285,542.61	5,877,626.25	4,765,266.88
Due from nat'l banks	1,566,411.92	2,452,835.62	2,378,497.33	2,844,257.88	1,276,260.97
Due from State banks	300,244.50	292,968.09	321,165.88	306,576.26	283,984.92
Banking house, etc.	2,526,062.50	2,552,323.73	2,559,692.95	2,608,429.11	2,700,603.00
Real estate, etc.	766,944.78	767,756.23	829,421.35	892,522.39	955,281.95
Current expenses	161,354.76	183,519.43	160,356.29	68,692.16	230,657.00
Premiums paid	153,004.57	169,573.62	181,294.62	178,119.62	172,119.62
Cash items	241,836.71	243,691.97	235,002.02	192,257.91	243,896.00
Clear'g-house exch'gs	1,753,772.43	2,067,115.09	1,799,846.63	1,932,318.87	2,012,035.52
Bills of other banks.	258,013.00	250,636.00	483,102.00	274,245.00	302,729.00
Fractional currency	11,863.94	16,941.88	13,748.08	16,379.82	20,269.59
Specie	3,212,102.70	3,517,506.15	3,987,109.40	3,726,320.65	4,089,992.85
Legal-tender notes	2,432,267.00	2,002,720.00	2,769,170.00	2,341,667.00	2,892,661.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5 % fund with Treas.	64,325.00	64,325.00	78,252.50	80,075.00	80,075.00
Due from U. S. Treas.	25,710.00	15,492.00	9,660.00	16,000.00	22,000.00
Total.	57,123,264.37	60,826,780.23	63,017,040.28	64,536,475.42	64,918,693.17

BY STATES AND RESERVE CITIES—Continued.

PENNSYLVANIA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	298 banks.	300 banks.	304 banks.	307 banks.	307 banks.
Capital stock	\$37, 419, 890. 00	\$37, 457, 390. 00	\$37, 743, 840. 00	\$37, 869, 190. 00	\$37, 742, 390. 00
Surplus fund	15, 860, 536. 61	16, 137, 431. 74	16, 264, 993. 77	16, 557, 061. 94	16, 435, 551. 23
Undivided profits....	4, 564, 870. 20	4, 509, 349. 24	4, 336, 780. 62	3, 898, 936. 33	5, 120, 026. 99
Nat'l-bank circulation	10, 304, 695. 00	10, 390, 130. 00	10, 572, 195. 00	10, 629, 265. 00	10, 834, 945. 00
State-bank circulation	1, 543. 00	1, 543. 00	1, 543. 00	1, 543. 00	1, 543. 00
Dividends unpaid....	233, 077. 28	165, 535. 70	333, 905. 87	374, 691. 61	157, 401. 00
Individual deposits ..	94, 712, 967. 70	99, 482, 589. 41	104, 318, 897. 08	105, 933, 631. 22	110, 624, 883. 40
U. S. deposits	338, 903. 48	348, 815. 10	355, 871. 08	325, 984. 84	293, 368. 26
Dep'ts U.S.dis.officers	22, 409. 77	13, 331. 07	7, 370. 27	5, 746. 04	18, 660. 76
Due to national banks	2, 307, 454. 46	1, 908, 607. 28	2, 170, 792. 28	4, 011, 775. 57	4, 710, 609. 76
Due to State banks...	533, 322. 36	452, 503. 21	545, 745. 17	745, 191. 56	851, 458. 31
Notes rediscounted ..	419, 561. 97	279, 717. 72	285, 675. 14	266, 306. 20	196, 185. 81
Bills payable	181, 090. 28	131, 590. 28	55, 590. 28	96, 490. 28	75, 990. 28
Other liabilities	469. 50	51, 933. 91	50, 095. 65	2, 600. 69	352. 44
Total	166, 900, 791. 61	171, 330, 467. 66	177, 043, 295. 21	180, 718, 414. 28	187, 063, 366. 24

CITY OF PHILADELPHIA.

	43 banks.	41 banks.	41 banks.	41 banks.	41 banks.
Capital stock	\$22, 931, 315. 00	\$22, 450, 000. 00	\$22, 650, 000. 00	\$22, 465, 000. 00	\$22, 465, 000. 00
Surplus fund	13, 435, 803. 08	13, 446, 303. 08	13, 681, 303. 08	13, 811, 303. 08	13, 811, 303. 08
Undivided profits....	2, 379, 724. 83	3, 055, 636. 65	2, 149, 046. 81	2, 308, 879. 60	3, 154, 590. 88
Nat'l-bank circulation	3, 422, 050. 00	3, 510, 160. 00	3, 461, 050. 00	3, 635, 070. 00	3, 685, 110. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	89, 720. 15	44, 760. 86	140, 896. 96	109, 985. 06	39, 111. 16
Individual deposits ..	88, 230, 653. 31	97, 218, 514. 91	100, 483, 929. 53	103, 661, 604. 18	99, 659, 619. 76
U. S. deposits	302, 883. 53	210, 924. 67	203, 518. 96	199, 793. 39	173, 734. 91
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	18, 022, 433. 45	23, 497, 848. 24	21, 265, 146. 85	22, 900, 188. 52	23, 373, 259. 92
Due to State banks...	4, 436, 424. 01	6, 984, 224. 42	6, 849, 783. 73	7, 623, 221. 11	7, 369, 214. 05
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable	100, 000. 00	104, 944. 14	100, 000. 00	104, 557. 39	100, 000. 00
Other liabilities	26, 685. 00	.....	.....	.....	.....
Total	153, 377, 692. 36	170, 523, 316. 97	170, 984, 675. 92	176, 819, 602. 33	173, 830, 943. 76

CITY OF PITTSBURGH.

	26 banks.	26 banks.	26 banks.	26 banks.	26 banks.
Capital stock	\$10, 900, 000. 00	\$10, 900, 000. 00	\$10, 900, 000. 00	\$10, 900, 000. 00	\$10, 900, 000. 00
Surplus fund	6, 247, 557. 03	6, 414, 557. 03	6, 429, 557. 03	6, 632, 589. 33	6, 632, 589. 33
Undivided profits....	1, 356, 040. 84	1, 174, 687. 21	1, 319, 308. 57	1, 087, 040. 31	1, 539, 782. 96
Nat'l-bank circulation	1, 251, 010. 00	1, 243, 930. 00	1, 468, 430. 00	1, 506, 370. 00	1, 540, 020. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	78, 819. 63	61, 336. 63	95, 914. 13	139, 592. 38	70, 534. 63
Individual deposits ..	31, 137, 515. 99	33, 465, 642. 02	35, 384, 764. 92	36, 287, 967. 95	35, 780, 978. 87
U. S. deposits	450, 542. 70	224, 987. 78	284, 760. 55	222, 851. 09	207, 779. 12
Dep'ts U.S.dis.officers	66, 719. 69	73, 319. 76	33, 068. 22	94, 854. 12	57, 398. 39
Due to national banks	3, 819, 227. 14	4, 941, 372. 87	4, 842, 413. 67	5, 032, 886. 20	5, 340, 155. 41
Due to State banks...	1, 734, 070. 02	2, 326, 946. 93	2, 208, 823. 19	2, 522, 035. 74	2, 759, 454. 46
Notes rediscounted ..	81, 761. 33	.....	50, 000. 00	110, 000. 00	.....
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities .....	.....	.....	.....	288. 30	90, 000. 00
Total	57, 123, 264. 37	60, 826, 780. 23	63, 017, 040. 28	64, 536, 475. 42	64, 918, 693. 17

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

DELAWARE.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts.	\$5, 370, 065.86	\$5, 400, 300.10	\$5, 358, 909.63	\$5, 379, 741.00	\$5, 753, 681.75
Bonds for circulation	740, 000.00	740, 000.00	740, 000.00	740, 000.00	740, 000.00
Bonds for deposits ..	50, 000.00	50, 000.00	50, 000.00	50, 000.00	50, 000.00
U. S. bonds on hand ..	6, 000.00	26, 000.00	26, 000.00	20, 000.00	20, 000.00
Other stocks and b'ds	365, 283.74	369, 169.81	396, 608.56	485, 783.41	502, 323.62
Due from res' veag'ts.	913, 618.89	716, 078.80	1, 010, 099.86	952, 920.49	1, 162, 634.98
Due from nat'l banks.	151, 504.37	158, 583.37	81, 192.75	190, 455.29	239, 911.67
Due from State banks	26, 825.94	45, 028.16	52, 950.30	95, 920.05	100, 145.69
Banking house, etc..	322, 423.05	322, 013.13	322, 013.13	322, 839.18	322, 839.18
Real estate, etc.....	49, 019.09	48, 602.42	52, 311.87	52, 051.44	51, 961.32
Current expenses ..	41, 504.36	25, 282.19	37, 442.36	10, 601.94	35, 050.65
Premiums paid.....	60, 406.81	63, 538.75	61, 727.75	59, 889.00	59, 889.00
Cash items	54, 621.22	58, 332.89	46, 580.12	83, 788.87	33, 493.98
Clear'g-house exch'gs	71, 591.05	45, 229.71	68, 906.92	81, 350.79	117, 779.31
Bills of other banks ..	32, 694.00	31, 619.00	29, 398.00	42, 047.00	41, 431.00
Fractional currency ..	5, 119.24	7, 719.93	6, 619.26	4, 256.31	5, 609.57
Specie	326, 123.47	298, 138.71	299, 599.87	275, 425.51	335, 271.85
Legal-tender notes ..	185, 987.00	155, 171.00	145, 220.00	161, 816.00	176, 263.00
U. S. cert's of deposit	10, 000.00	10, 000.00	10, 000.00	10, 000.00	10, 000.00
5 % fund with Treas.	31, 325.70	33, 250.00	31, 440.00	33, 250.00	33, 250.00
Due from U. S. Treas.	800.00	-----	12, 000.00	-----	18, 631.48
Total.....	8, 814, 913.79	8, 604, 057.97	8, 842, 020.38	9, 052, 136.28	9, 810, 228.05

MARYLAND.

	43 banks.	43 banks.	43 banks.	43 banks.	43 banks.
Loans and discounts	\$9, 588, 211.47	\$9, 319, 511.66	\$9, 652, 574.16	\$9, 915, 747.75	\$10, 359, 189.90
Bonds for circulation	1, 311, 000.00	1, 436, 000.00	1, 436, 000.00	1, 498, 000.00	1, 548, 500.00
Bonds for deposits ..	150, 000.00	50, 000.00	50, 000.00	50, 000.00	50, 000.00
U. S. bonds on hand ..	10, 500.00	10, 500.00	10, 500.00	10, 500.00	10, 500.00
Other stocks and b'ds	1, 162, 836.15	1, 211, 454.92	1, 354, 414.78	1, 506, 830.76	1, 563, 331.29
Due from res' veag'ts	1, 287, 205.98	1, 615, 889.44	1, 394, 950.93	1, 261, 515.95	1, 465, 195.12
Due from nat'l banks	290, 466.14	373, 654.92	394, 365.23	475, 297.26	482, 261.48
Due from State banks	104, 430.12	105, 615.58	120, 626.75	111, 034.54	134, 129.17
Banking house, etc.	527, 862.24	534, 069.38	537, 259.68	535, 236.64	535, 253.31
Real estate, etc.....	35, 853.04	37, 759.14	38, 689.60	37, 906.10	38, 053.84
Current expenses	100, 959.48	45, 727.25	77, 233.26	248, 122.15	76, 839.64
Premiums paid	150, 180.67	138, 893.45	140, 106.95	145, 256.90	149, 888.15
Cash items	45, 824.11	62, 365.83	54, 401.08	49, 811.66	58, 217.95
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks ..	36, 417.00	37, 737.00	39, 575.00	56, 066.00	47, 692.00
Fractional currency ..	5, 469.80	7, 500.86	8, 613.88	8, 067.74	7, 938.62
Specie	649, 371.25	694, 871.04	718, 760.60	696, 390.74	699, 042.26
Legal-tender notes ..	275, 330.00	321, 742.00	397, 661.00	338, 564.00	318, 549.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas	55, 046.75	60, 994.75	61, 268.43	67, 738.43	64, 830.93
Due from U. S. Treas.	2, 020.00	9, 421.00	1, 870.00	4, 110.00	7, 240.00
Total.....	15, 788, 984.20	16, 073, 699.22	16, 488, 871.33	16, 792, 896.62	17, 616, 652.66

CITY OF BALTIMORE.

	22 banks.	22 banks.	22 banks.	22 banks.	22 banks.
Loans and discounts	\$30, 906, 925.12	\$29, 596, 493.24	\$32, 190, 414.92	\$31, 646, 139.79	\$33, 134, 634.77
Bonds for circulation	1, 200, 000.00	1, 250, 000.00	1, 250, 000.00	1, 300, 000.00	1, 300, 000.00
Bonds for deposits ..	250, 000.00	200, 000.00	200, 000.00	150, 000.00	150, 000.00
U. S. bonds on hand ..	-----	-----	-----	-----	-----
Other stocks and b'ds	1, 286, 987.63	1, 441, 917.51	1, 564, 041.67	1, 830, 405.84	1, 939, 309.43
Due from res' veag'ts.	2, 835, 117.24	4, 359, 077.94	3, 049, 122.98	3, 697, 219.31	3, 344, 220.05
Due from nat'l banks.	2, 110, 338.65	1, 697, 789.32	1, 825, 839.31	2, 299, 899.21	1, 998, 324.70
Due from State banks	461, 770.59	323, 204.60	331, 169.44	351, 064.72	319, 519.39
Banking-house, etc..	1, 321, 863.04	1, 299, 832.27	1, 305, 929.63	1, 297, 364.01	1, 334, 720.24
Real estate, etc.....	173, 972.61	273, 105.63	271, 355.63	294, 706.86	266, 625.86
Current expenses	223, 395.44	120, 360.78	167, 002.48	57, 310.75	193, 324.45
Premiums paid	81, 468.87	86, 270.24	79, 746.61	77, 447.98	77, 494.98
Cash items	78, 552.40	87, 932.63	70, 405.66	80, 368.58	100, 792.88
Clear'g-house exch'gs	2, 300, 358.61	2, 133, 033.69	2, 003, 977.05	1, 747, 413.76	1, 868, 179.86
Bills of other banks ..	175, 927.00	153, 516.00	193, 933.00	182, 492.00	159, 624.00
Fractional currency ..	14, 735.78	16, 968.73	11, 717.27	13, 412.86	11, 790.82
Specie	2, 977, 180.34	3, 378, 936.30	3, 738, 575.87	3, 649, 418.91	3, 194, 382.10
Legal-tender notes ..	1, 127, 030.00	1, 361, 488.00	1, 176, 851.00	1, 114, 784.00	961, 206.00
U. S. cert's of deposit	1, 240, 000.00	2, 140, 000.00	2, 590, 000.00	2, 650, 000.00	1, 160, 000.00
5 % fund with Treas.	54, 000.00	55, 100.00	52, 920.00	58, 500.00	58, 500.00
Due from U. S. Treas	10, 130.00	15, 210.00	23, 670.00	22, 273.50	11, 650.00
Total.....	48, 829, 750.32	49, 990, 366.88	52, 009, 672.52	52, 520, 222.08	51, 584, 299.53

BY STATES AND RESERVE CITIES—Continued.

DELAWARE.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Capital stock	\$2, 133, 985. 00	\$2, 133, 985. 00	\$2, 133, 985. 00	\$2, 133, 985. 00	\$2, 133, 985. 00
Surplus fund	959, 436. 47	961, 636. 00	961, 636. 00	964, 336. 00	963, 600. 47
Undivided profits....	288, 860. 78	245, 050. 63	291, 020. 34	227, 712. 01	282, 818. 34
Nat'l-bank circulation	660, 412. 50	656, 612. 50	657, 692. 50	653, 182. 50	658, 062. 50
State-bank circulation	571. 50	571. 50	570. 50	570. 50	570. 50
Dividends unpaid....	7, 640. 72	9, 860. 76	8, 274. 94	29, 942. 24	8, 073. 97
Individual deposits ..	4, 500, 752. 61	4, 267, 624. 17	4, 459, 324. 25	4, 577, 876. 23	5, 354, 844. 89
U. S. deposits	36, 768. 54	37, 698. 27	39, 754. 52	36, 961. 85	33, 444. 63
Dep'ts U.S.dis.officers	12, 965. 66	11, 718. 73	10, 245. 48	8, 058. 65	6, 555. 31
Due to national banks	191, 316. 15	215, 539. 24	237, 396. 51	350, 240. 06	322, 480. 29
Due to State banks...	11, 703. 86	3, 761. 17	7, 164. 23	11, 371. 24	15, 792. 15
Notes rediscounted ..	-----	-----	14, 975. 00	7, 900. 00	-----
Bills payable	10, 500. 00	60, 000. 00	19, 981. 11	50, 000. 00	30, 000. 00
Other liabilities.....	-----	-----	-----	-----	-----
Total	8, 814, 913. 79	8, 604, 057. 97	8, 842, 020. 38	9, 652, 136. 28	9, 810, 228. 05

MARYLAND.

	43 banks.	43 banks.	43 banks.	43 banks.	43 banks.
Capital stock	\$3, 533, 015. 00	\$3, 556, 700. 00	\$3, 561, 700. 00	\$3, 561, 700. 00	\$3, 561, 700. 00
Surplus fund	1, 254, 624. 58	1, 290, 724. 58	1, 290, 958. 26	1, 308, 458. 26	1, 314, 423. 26
Undivided profits....	510, 463. 42	375, 648. 47	487, 380. 69	357, 597. 19	448, 052. 88
Nat'l-bank circulation	1, 130, 185. 00	1, 212, 725. 00	1, 219, 380. 00	1, 243, 755. 00	1, 290, 885. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	21, 750. 07	19, 947. 40	17, 505. 67	47, 192. 56	24, 122. 28
Individual deposits ..	8, 724, 562. 38	9, 316, 440. 70	9, 472, 221. 15	9, 632, 818. 14	10, 337, 945. 56
U. S. deposits	100, 000. 00	50, 000. 00	50, 000. 00	45, 000. 00	40, 000. 00
Dep'ts U.S.dis.officers	50, 000. 00	-----	-----	-----	-----
Due to national banks	357, 272. 74	176, 936. 14	247, 245. 22	381, 403. 51	432, 931. 79
Due to State banks...	43, 621. 01	62, 926. 93	36, 982. 47	81, 012. 13	46, 591. 72
Notes rediscounted ..	38, 380. 00	11, 650. 00	65, 497. 87	68, 689. 26	63, 050. 17
Bills payable	25, 000. 00	-----	40, 000. 00	65, 053. 00	56, 950. 00
Other liabilities.....	110. 00	-----	-----	217. 57	-----
Total	15, 788, 984. 20	16, 073, 699. 22	16, 488, 871. 33	16, 792, 896. 62	17, 616, 652. 66

CITY OF BALTIMORE.

	22 banks.	22 banks.	22 banks.	22 banks.	22 banks.
Capital stock	\$13, 243, 260. 00	\$13, 243, 260. 00	\$13, 243, 260. 00	\$13, 243, 260. 00	\$13, 243, 260. 00
Surplus fund	4, 293, 000. 00	4, 423, 900. 00	4, 448, 900. 00	4, 477, 900. 00	4, 477, 900. 00
Undivided profits....	1, 519, 611. 33	1, 116, 358. 61	1, 379, 178. 00	897, 014. 66	1, 269, 842. 65
Nat'l-bank circulation	1, 035, 050. 00	1, 046, 950. 00	1, 051, 030. 00	1, 041, 000. 00	1, 109, 855. 00
State-bank circulation	4, 831. 00	4, 810. 00	4, 790. 00	4, 790. 00	4, 790. 00
Dividends unpaid....	48, 411. 38	53, 657. 13	75, 832. 35	235, 369. 06	56, 764. 23
Individual deposits ..	23, 602, 318. 48	24, 143, 891. 14	25, 882, 376. 76	27, 163, 294. 44	24, 469, 166. 08
U. S. deposits	208, 295. 13	210, 893. 67	209, 188. 78	159, 368. 78	157, 518. 10
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	4, 107, 645. 44	4, 839, 414. 43	4, 859, 671. 28	4, 457, 521. 73	5, 616, 563. 57
Due to State banks...	737, 327. 56	907, 231. 90	805, 440. 25	950, 703. 41	1, 078, 639. 90
Notes rediscounted ..	-----	-----	-----	-----	-----
Bills payable	30, 000. 00	-----	50, 000. 00	-----	100, 000. 00
Other liabilities.....	-----	-----	-----	-----	-----
Total	48, 829, 750. 32	49, 990, 366. 88	52, 009, 672. 52	52, 520, 222. 08	51, 584, 299. 53

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED
DISTRICT OF COLUMBIA.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	\$642,010.26	\$548,126.86	\$529,270.36	\$613,853.02	\$664,935.10
Bonds for circulation.	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
Bonds for deposits.					
U. S. bonds on hand.	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other stocks and b'ds	196,792.50	198,426.50	208,376.50	204,292.50	199,292.50
Due from res'v'ag'ts.	76,915.69	125,248.72	132,106.89	93,763.41	40,228.21
Due from nat'l banks.	7,612.79	16,664.20	25,495.00	13,614.28	11,123.33
Due from State banks	170.81				20.00
Banking house, etc.	23,000.00	23,000.00	23,000.00	23,000.00	23,000.00
Real estate, etc.					
Current expenses.	10,122.67	3,714.29	6,564.56	260.29	4,386.96
Premiums paid.	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Cash items.	24,061.36	7,752.57	5,184.45	10,896.90	8,484.25
Clear'g-house exch'gs					
Bills of other banks.	2,510.00	2,635.00	3,450.00	4,225.00	2,505.00
Fractional currency.	24.45	40.93	66.54	30.50	33.13
Specie.	236,402.75	234,675.25	282,664.00	297,759.50	281,498.25
Legal-tender notes.	25,115.00	48,467.00	40,250.00	32,125.00	29,536.00
U. S. cert's of deposit.					
5% fund with Treas.	11,250.00	11,250.00	11,250.00	11,250.00	11,250.00
Due from U. S. Treas.					
Total.	1,516,188.28	1,480,201.32	1,527,878.30	1,565,270.40	1,536,492.73

CITY OF WASHINGTON.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts.	\$7,613,523.17	\$7,555,758.80	\$7,578,371.82	\$7,820,966.78	\$7,909,757.84
Bonds for circulation.	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	230,700.00	226,350.00	229,750.00	230,450.00	230,700.00
Other stocks and b'ds	687,788.54	684,815.41	704,644.07	714,511.57	698,428.96
Due from res'v'ag'ts.	792,329.09	952,462.56	1,338,308.41	1,133,446.65	1,133,169.83
Due from nat'l banks.	377,124.96	430,837.75	620,840.41	557,767.14	596,700.11
Due from State banks	24,703.68	17,310.28	18,534.61	20,504.92	48,099.30
Banking house, etc.	999,518.46	1,031,982.65	1,052,506.48	1,063,764.09	1,064,272.65
Real estate, etc.	74,079.50	23,005.59	7,864.75	8,300.00	8,300.00
Current expenses.	101,509.51	50,438.62	90,156.64	31,753.18	54,301.04
Premiums paid.	76,504.69	74,794.26	73,838.76	72,951.51	107,683.22
Cash items.	169,266.60	186,617.04	133,410.52	237,349.72	250,307.88
Clear'g-house exch'gs	177,313.45	240,107.54	168,896.29	192,597.02	196,934.22
Bills of other banks.	23,233.00	13,085.00	26,004.00	23,417.00	40,614.00
Fractional currency.	8,201.29	10,239.67	9,709.22	11,227.24	11,794.18
Specie.	1,575,460.00	1,711,836.60	1,898,358.73	1,898,274.90	1,766,310.60
Legal-tender notes.	547,311.00	560,485.00	668,754.00	674,511.00	860,340.00
U. S. cert's of deposit.		10,000.00	100,000.00	30,000.00	40,000.00
5% fund with Treas.	27,000.00	25,900.00	27,000.00	27,000.00	27,000.00
Due from U. S. Treas.		5,516.00	1,869.00		55,391.00
Total.	14,255,559.94	14,561,542.77	15,586,817.71	15,498,792.72	15,850,104.83

VIRGINIA.

	36 banks.	36 banks.	35 banks.	36 banks.	36 banks.
Loans and discounts.	\$15,763,506.82	\$15,923,686.60	\$15,918,401.38	\$15,715,129.37	\$16,679,439.62
Bonds for circulation.	1,393,750.00	1,393,750.00	1,368,750.00	1,418,750.00	1,418,750.00
Bonds for deposits.	711,000.00	711,000.00	611,000.00	611,000.00	711,000.00
U. S. bonds on hand.		1,200.00	1,200.00	1,800.00	3,350.00
Other stocks and b'ds	804,408.34	839,061.00	920,160.31	1,156,229.57	1,187,003.23
Due from res'v'ag'ts.	1,506,063.26	2,021,811.29	2,051,250.49	2,226,294.09	2,004,900.33
Due from nat'l banks.	900,281.92	856,540.62	869,756.29	1,091,552.89	1,102,268.67
Due from State banks	577,260.10	440,476.56	529,042.40	520,008.50	420,577.34
Banking house, etc.	443,531.70	473,499.35	473,565.19	500,442.88	538,318.32
Real estate, etc.	29,983.39	33,943.39	36,933.79	30,209.99	33,326.59
Current expenses.	177,879.85	75,784.78	147,396.00	20,117.08	109,896.59
Premiums paid.	211,614.02	191,885.25	171,835.25	166,934.50	182,682.50
Cash items.	169,012.85	136,161.81	125,619.84	138,281.27	161,792.39
Clear'g-house exch'gs	218,354.51	252,820.04	195,448.66	200,638.00	219,111.99
Bills of other banks.	154,871.00	123,739.00	205,521.00	212,027.00	130,568.00
Fractional currency.	11,930.06	10,691.24	16,067.77	14,431.69	12,107.54
Specie.	829,289.40	779,087.07	744,124.40	869,783.08	775,260.48
Legal-tender notes.	906,521.00	671,236.00	1,042,101.00	1,008,642.00	1,003,540.00
U. S. cert's of deposit.					
5% fund with Treas.	62,685.77	58,884.08	52,429.08	58,819.08	61,203.75
Due from U. S. Treas.		1,820.00	63.50	2,000.00	6,195.33
Total.	24,871,934.99	24,997,078.08	25,480,666.15	25,963,690.99	26,761,292.67

BY STATES AND RESERVE CITIES—Continued.

DISTRICT OF COLUMBIA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits....	66,071.40	53,970.37	69,076.13	55,971.48	66,766.83
Nat'l-bank circulation	216,600.00	195,800.00	166,550.00	150,050.00	147,750.00
State-bank circulation					
Dividends unpaid....	3,528.00	3,712.00	3,540.00	5,488.00	3,876.00
Individual deposits..	858,336.66	852,520.40	926,038.12	974,551.70	937,291.67
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Due to national banks	19,652.20	20,888.85	9,262.05	26,849.79	28,808.23
Due to State banks..		1,309.70	1,412.00	359.43	
Notes rediscounted					
Bills payable.....					
Other liabilities.....					
Total	1,516,188.28	1,480,201.32	1,527,878.30	1,565,270.40	1,536,492.73

CITY OF WASHINGTON.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock	\$2,575,000.00	\$2,575,000.00	\$2,575,000.00	\$2,575,000.00	\$2,575,000.00
Surplus fund	1,017,000.00	1,115,000.00	1,115,000.00	1,160,000.00	1,186,000.00
Undivided profits....	356,675.04	214,500.28	305,007.64	212,748.71	245,293.27
Nat'l-bank circulation	538,580.00	522,570.00	519,130.00	524,560.00	530,080.00
State-bank circulation					
Dividends unpaid....	1,487.50	2,059.00	1,690.00	9,750.50	7,580.00
Individual deposits..	9,410,263.70	9,760,898.27	10,638,570.29	10,481,978.65	10,726,482.43
U. S. deposits.....	99,814.31	104,992.25	100,350.56	71,602.20	58,336.44
Dep'ts U.S.dis.officers					
Due to national banks	174,084.41	191,933.55	259,639.86	364,113.39	414,188.26
Due to State banks..	30,654.98	22,589.42	28,429.36	59,039.27	67,144.43
Notes rediscounted					
Bills payable.....	52,000.00	52,000.00	44,000.00	40,000.00	40,000.00
Other liabilities.....					
Total	14,255,559.94	14,561,542.77	15,586,817.71	15,498,792.72	15,850,104.83

VIRGINIA.

	36 banks.	36 banks.	35 banks.	36 banks.	36 banks.
Capital stock	\$4,575,490.00	\$4,586,300.00	\$4,496,300.00	\$4,656,300.00	\$4,656,300.00
Surplus fund	2,221,650.00	2,323,200.00	2,323,200.00	2,434,400.00	2,431,900.00
Undivided profits....	815,429.82	581,270.46	826,982.03	487,404.68	685,897.42
Nat'l-bank circulation	1,242,075.00	1,246,815.00	1,215,485.00	1,230,385.00	1,241,115.00
State-bank circulation					
Dividends unpaid....	1,941.00	3,145.00	1,929.00	18,529.00	7,164.50
Individual deposits..	13,568,929.83	14,087,113.04	14,819,030.18	15,277,379.12	15,417,280.16
U. S. deposits.....	567,113.76	562,446.66	267,113.83	400,211.97	447,996.25
Dep'ts U.S.dis.officers	151,242.50	116,726.23	121,367.25	163,741.19	172,680.13
Due to national banks	702,653.81	631,666.60	681,465.32	685,052.85	700,739.80
Due to State banks..	592,670.59	600,322.38	577,484.92	535,717.52	774,196.73
Notes rediscounted..	213,867.98	185,672.71	130,308.62	64,240.42	78,522.68
Bills payable.....	218,870.70	47,400.00	20,000.00		
Other liabilities.....		25,000.00		10,329.24	147,500.00
Total	24,871,934.99	24,997,078.08	25,480,666.15	25,963,690.99	26,761,292.67

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

WEST VIRGINIA.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	24 banks.	25 banks.	26 banks.	27 banks.	28 banks.
Loans and discounts.	\$6,578,695.38	\$6,634,098.18	\$6,851,192.56	\$7,008,663.86	\$7,324,928.92
Bonds for circulation.	728,750.00	753,750.00	766,200.00	778,750.00	791,250.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	4,600.00	100.00	5,700.00	100.00	2,500.00
Other stocks and b'ds	223,720.25	227,677.16	207,807.46	240,663.93	134,583.11
Due from res'v'ag'ts	698,896.70	833,324.42	666,260.22	772,131.41	1,207,576.19
Due from nat'l banks	480,977.16	435,546.87	438,835.88	464,524.26	652,979.18
Due from State banks	129,064.36	162,287.10	212,339.65	155,890.74	178,672.41
Banking house, etc.	254,567.10	258,861.68	282,419.69	288,546.24	335,904.75
Real estate, etc.	18,664.93	29,307.26	25,300.66	25,300.66	34,550.66
Current expenses.	69,684.99	32,876.41	58,907.38	7,647.61	43,628.35
Premiums paid.	61,738.97	54,525.00	56,960.38	55,694.38	56,408.51
Cash items.	46,365.32	34,230.48	43,337.11	43,280.62	38,884.40
Clear'g house exch'gs					
Bills of other banks.	93,292.00	67,883.00	72,277.00	62,596.00	82,496.00
Fractional currency.	4,416.70	4,911.52	5,146.64	5,824.17	4,566.10
Specie.	407,853.83	405,960.19	418,044.54	396,188.37	474,989.08
Legal-tender notes	421,601.00	423,972.00	481,433.00	452,901.00	451,443.00
U. S. cert's of deposit.					
5% fund with Treas.	31,363.27	33,035.00	33,917.25	33,747.10	35,604.75
Due from U. S. Treas.	1,206.73	2,151.72	1,749.33	1,031.73	3,298.93
Total.	10,305,458.69	10,444,498.00	10,677,878.75	10,843,482.08	11,904,264.34

NORTH CAROLINA.

	22 banks.	22 banks.	23 banks.	23 banks.	23 banks.
Loans and discounts.	\$6,181,428.68	\$5,962,427.75	\$6,024,081.00	\$6,032,559.28	\$6,093,938.29
Bonds for circulation.	707,750.00	737,750.00	769,000.00	769,000.00	769,000.00
Bonds for deposits.	130,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Other stocks and b'ds	314,474.32	283,356.62	245,283.07	237,589.19	242,152.77
Due from res'v'ag'ts.	365,999.32	490,612.30	509,895.85	371,673.24	421,857.03
Due from nat'l banks.	245,839.42	219,199.25	232,475.16	215,364.39	232,707.24
Due from State banks	145,872.35	145,707.15	151,213.70	104,129.71	128,944.96
Banking-house, etc.	200,608.41	209,394.48	220,055.29	233,614.98	238,385.48
Real estate, etc.	58,570.01	57,461.37	78,319.42	88,734.25	88,634.25
Current expenses.	66,419.43	30,221.54	60,423.44	6,009.80	40,059.93
Premiums paid.	71,525.64	64,700.00	69,278.13	64,415.63	64,415.63
Cash items.	44,231.09	56,429.95	50,735.76	42,731.59	58,085.80
Clear'g house exch'gs					
Bills of other banks.	65,813.00	60,915.00	89,658.00	60,890.00	53,400.00
Fractional currency.	2,952.80	4,374.21	4,286.68	4,390.35	4,710.25
Specie.	306,076.48	297,377.21	342,472.96	322,513.21	345,606.68
Legal-tender notes	268,054.00	234,351.00	250,210.00	210,908.00	272,022.00
U. S. cert's of deposit.					
5% fund with Treas.	29,338.75	28,148.75	31,988.75	31,683.75	33,213.15
Due from U. S. Treas.		3,910.00	1,198.90	1,819.20	2,370.00
Total.	9,204,953.70	8,986,336.58	9,230,576.11	8,898,026.57	9,189,203.46

SOUTH CAROLINA.

	14 banks.	14 banks.	14 banks.	14 banks.	14 banks.
Loans and discounts.	\$5,498,774.01	\$5,445,126.31	\$5,602,477.61	\$5,481,771.10	\$5,867,808.47
Bonds for circulation.	468,750.00	468,750.00	468,750.00	468,750.00	468,750.00
Bonds for deposits.	200,000.00	200,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	100.00	100.00	100.00	100.00	100.00
Other stocks and b'ds	591,289.76	560,428.04	508,099.82	502,073.57	503,837.27
Due from res'v'ag'ts.	184,916.16	233,756.45	271,744.54	320,162.99	195,826.85
Due from nat'l banks.	176,634.18	232,064.96	226,359.65	144,108.55	125,425.18
Due from State banks	238,347.24	98,449.64	156,169.51	105,894.70	153,976.74
Banking house, etc.	125,991.83	123,896.83	123,904.33	124,012.10	124,005.45
Real estate, etc.	27,310.01	26,882.26	11,383.55	12,583.55	12,583.55
Current expenses.	82,573.78	42,853.11	77,503.32	3,161.11	49,902.76
Premiums paid.	14,550.00	12,300.00	13,300.00	12,250.00	12,250.00
Cash items.	93,622.14	34,383.85	35,739.92	22,363.93	53,443.96
Clear'g-house exch'gs					
Bills of other banks.	39,151.00	28,581.00	24,984.00	22,825.00	34,555.00
Fractional currency.	3,202.98	7,962.68	8,408.20	9,401.62	7,766.07
Specie.	244,097.45	307,389.60	296,465.75	287,944.95	252,858.25
Legal-tender notes	274,660.00	275,780.00	260,259.00	209,505.00	236,866.00
U. S. cert's of deposit.					
5% fund with Treas.	18,943.50	21,403.75	21,093.75	19,680.45	21,093.75
Due from U. S. Treas.	10,000.00	12,108.70	10,376.90	4,709.00	3,199.50
Total.	8,292,914.04	8,132,217.18	8,270,119.85	7,901,288.62	8,274,248.80

BY STATES AND RESERVE CITIES—Continued.

WEST VIRGINIA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	24 banks.	25 banks.	26 banks.	27 banks.	28 banks.
Capital stock	\$2, 534, 310. 00	\$2, 626, 000. 00	\$2, 686, 000. 00	\$2, 736, 0 00. 0 0	\$2, 800, 650. 00
Surplus fund	594, 359. 05	634, 267. 02	634, 267. 02	656, 996. 91	661, 996. 91
Undivided profits....	322, 096. 27	203, 986. 93	305, 218. 87	167, 442. 84	275, 510. 70
Nat'l-bank circulation	643, 595. 00	669, 830. 00	664, 630. 00	677, 115. 00	706, 890. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	26, 187. 58	7, 673. 08	4, 543. 58	25, 542. 08	7, 961. 58
Individual deposits...	5, 555, 068. 10	5, 796, 394. 48	5, 853, 266. 35	6, 111, 857. 89	6, 891, 584. 87
U. S. deposits.....	50, 000. 00	50, 000. 00	50, 000. 00	48, 900. 00	43, 326. 40
Dep'ts U.S.dis.officers	.....	.....	.....	1, 100. 00	1, 673. 60
Due to national banks	322, 911. 96	280, 528. 56	317, 524. 43	242, 906. 23	355, 842. 28
Due to State banks...	122, 142. 37	140, 119. 49	119, 817. 57	121, 864. 21	129, 255. 81
Notes rediscounted ..	134, 788. 36	15, 698. 44	42, 610. 93	48, 756. 92	19, 572. 19
Bills payable .....	.....	20, 000. 00	.....	5, 000. 00	10, 000. 00
Other liabilities.....	.....	.....	.....	.....	.....
Total	10, 305, 458. 69	10, 444, 498. 00	10, 677, 878. 75	10, 843, 482. 08	11, 904, 264. 34

NORTH CAROLINA.

	22 banks.	22 banks.	23 banks.	23 banks.	23 banks.
Capital stock	\$2, 486, 000. 00	\$2, 496, 000. 00	\$2, 563, 500. 00	\$2, 588, 500. 00	\$2, 625, 180. 00
Surplus fund	647, 545. 85	719, 159. 26	719, 156. 26	737, 565. 63	738, 065. 63
Undivided profits....	463, 642. 02	320, 106. 98	419, 493. 58	293, 305. 66	359, 055. 48
Nat'l-bank circulation	590, 415. 00	616, 575. 00	617, 855. 00	647, 175. 00	643, 925. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	262. 00	442. 00	337. 00	11, 076. 00	618. 00
Individual deposits...	3, 794, 751. 32	4, 043, 039. 96	4, 099, 701. 63	3, 785, 158. 65	3, 898, 803. 90
U. S. deposits.....	82, 432. 04	55, 334. 07	56, 651. 36	67, 337. 12	44, 618. 66
Dep'ts U.S.dis.officers	50, 567. 96	44, 062. 93	43, 348. 64	32, 662. 88	50, 381. 34
Due to national banks	171, 633. 22	99, 259. 60	192, 724. 86	191, 094. 44	174, 003. 32
Due to State banks...	94, 058. 60	76, 817. 54	97, 448. 36	96, 063. 98	91, 372. 70
Notes rediscounted ..	592, 989. 30	383, 228. 15	290, 820. 17	332, 560. 55	478, 179. 43
Bills payable	158, 060. 00	132, 311. 09	55, 000. 00	55, 000. 00	85, 000. 00
Other liabilities.....	72, 656. 39	.....	74, 536. 25	60, 526. 66	.....
Total	9, 204, 953. 70	8, 986, 336. 58	9, 230, 576. 11	8, 898, 026. 57	9, 189, 203. 46

SOUTH CAROLINA.

	14 banks.	14 banks.	14 banks.	14 banks.	14 banks.
Capital stock	\$1, 623, 000. 00	\$1, 623, 000. 00	\$1, 623, 000. 00	\$1, 623, 000. 00	\$1, 623, 000. 00
Surplus fund	873, 100. 00	875, 500. 00	875, 500. 00	887, 600. 00	887, 600. 00
Undivided profits....	951, 102. 37	799, 517. 28	908, 007. 06	779, 777. 03	828, 828. 57
Nat'l-bank circulation	409, 170. 00	395, 340. 00	410, 435. 00	417, 235. 00	407, 275. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	10, 515. 30	10, 919. 40	8, 844. 00	16, 185. 90	10, 051. 50
Individual deposits...	3, 255, 513. 54	3, 485, 939. 05	3, 536, 866. 08	3, 231, 080. 51	3, 049, 988. 96
U. S. deposits.....	160, 560. 57	160, 766. 56	122, 080. 40	129, 874. 88	115, 753. 98
Dep'ts U.S.dis.officers	45, 994. 03	34, 924. 65	29, 766. 51	23, 215. 02	35, 241. 20
Due to national banks	160, 536. 58	132, 088. 85	110, 105. 24	89, 287. 24	99, 196. 73
Due to State banks...	439, 914. 05	357, 506. 11	330, 478. 74	309, 197. 10	405, 782. 32
Notes rediscounted ..	180, 407. 60	198, 610. 28	231, 931. 82	174, 230. 94	416, 530. 54
Bills payable	182, 500. 00	58, 105. 00	83, 105. 00	160, 605. 00	395, 000. 00
Other liabilities.....	600. 00	.....	.....	.....	.....
Total	8, 292, 914. 04	8, 132, 217. 18	8, 270, 119. 85	7, 901, 288. 62	8, 274, 248. 80

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

GEORGIA.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	31 banks.	32 banks.	32 banks.	32 banks.	32 banks.
Loans and discounts.	\$9,947,334.48	\$9,628,206.94	\$9,737,555.96	\$9,876,389.51	\$10,584,504.65
Bonds for circulation.	1,048,750.00	1,086,250.00	1,086,250.00	1,086,250.00	1,086,250.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	50,000.00	50,000.00			
Other stocks and b'ds	370,000.59	367,426.38	386,792.86	387,013.44	375,717.93
Due from res'v'ea'g'ts.	562,145.63	449,765.22	635,408.21	628,753.76	599,170.59
Due from nat'l banks	356,344.71	317,553.15	292,113.57	245,236.17	262,435.18
Due from State banks	230,331.98	240,895.86	203,006.66	150,844.84	220,122.73
Banking house, etc.	469,230.74	473,017.69	475,325.32	474,148.73	475,467.60
Real estate, etc.	112,282.20	82,868.86	92,898.01	102,305.85	103,708.82
Current expenses.	145,123.14	72,038.09	137,515.97	15,024.10	93,690.51
Premiums paid.	137,021.88	126,119.11	116,597.86	113,156.61	113,156.61
Cash items.	174,476.50	154,599.98	72,706.41	90,754.82	237,994.64
Clear'g-house exch'gs			64,114.57	47,555.41	
Bills of other banks.	199,254.00	256,382.00	167,697.00	178,546.00	158,285.00
Fractional currency.	9,428.65	13,281.38	13,917.36	13,472.87	12,374.37
Specie.	596,996.93	865,867.66	733,595.58	803,380.50	574,755.87
Legal-tender notes.	493,326.00	606,178.00	410,387.00	366,826.00	341,486.00
U. S. cert's of deposit.					
5 % fund with Treas.	42,992.61	44,414.70	46,771.95	47,050.50	46,030.66
Due from U. S. Treas.	2,132.05	10,244.58	1,899.11	5,440.16	12,254.25
Total.	15,047,172.09	14,945,109.60	14,774,553.40	14,732,149.27	15,397,406.41

FLORIDA.

	18 banks.	19 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts.	\$3,989,177.63	\$4,091,298.79	\$4,074,141.35	\$4,157,619.84	\$4,272,448.75
Bonds for circulation.	367,500.00	392,500.00	380,000.00	380,000.00	380,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	75,000.00	75,000.00
U. S. bonds on hand.					
Other stocks and b'ds	210,745.23	255,196.57	252,780.27	258,159.31	264,192.47
Due from res'v'ea'g'ts.	317,155.52	639,544.39	969,344.92	798,186.86	669,252.66
Due from nat'l banks	261,439.87	400,614.74	451,849.67	449,415.37	372,412.67
Due from State banks	123,748.85	201,719.71	124,139.50	151,006.09	128,671.27
Banking house, etc.	191,028.98	191,959.40	194,878.15	193,723.17	194,182.17
Real estate, etc.	62,353.94	68,435.30	58,347.06	60,414.06	60,414.06
Current expenses.	65,679.92	44,934.36	65,705.39	31,885.09	59,304.92
Premiums paid.	61,958.73	64,384.42	59,930.12	58,455.12	57,455.12
Cash items.	47,592.07	55,490.30	63,400.36	118,757.01	70,048.50
Clear'g-house exch'gs					
Bills of other banks.	99,331.00	163,780.00	136,105.00	162,663.00	107,354.00
Fractional currency.	2,841.78	3,236.38	2,092.65	2,460.33	3,788.67
Specie.	129,567.92	150,990.69	177,340.10	179,482.21	197,515.43
Legal-tender notes.	241,463.00	368,214.00	301,634.00	298,661.00	258,516.00
U. S. cert's of deposit.					
5 % fund with Treas.	15,087.00	17,662.00	17,100.00	17,100.00	17,100.00
Due from U. S. Treas.	1,200.00	2,670.00	1,000.00		1,260.00
Total.	6,287,871.44	7,212,631.05	7,429,788.54	7,392,978.46	7,188,916.69

ALABAMA.

	29 banks.	31 banks.	29 banks.	29 banks.	29 banks.
Loans and discounts.	\$7,756,705.96	\$7,368,415.38	\$7,279,797.73	\$7,534,656.55	\$7,816,835.66
Bonds for circulation.	1,202,000.00	1,252,000.00	1,152,000.00	1,152,000.00	1,152,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	152,000.00	100,000.00	111,500.00	13,500.00	1,000.00
Other stocks and b'ds	1,090,586.91	1,124,041.77	1,095,546.31	1,132,017.37	1,142,903.97
Due from res'v'ea'g'ts.	893,574.57	918,581.40	555,514.94	517,041.64	444,569.08
Due from nat'l banks	388,611.86	685,930.45	590,905.99	611,243.86	471,340.75
Due from State banks	168,670.67	287,159.39	310,223.42	245,185.52	243,447.84
Banking house, etc.	448,106.35	452,463.29	412,032.30	439,346.62	449,207.07
Real estate, etc.	131,648.38	165,053.52	122,506.68	123,697.90	133,371.54
Current expenses.	147,707.01	68,575.32	134,047.72	42,202.33	86,819.10
Premiums paid.	154,191.16	159,326.04	146,481.04	145,402.29	140,643.54
Cash items.	110,182.76	104,439.63	107,913.28	76,426.32	94,141.68
Clear'g-house exch'gs					
Bills of other banks.	104,053.00	132,747.00	145,571.00	119,726.00	124,183.00
Fractional currency.	3,903.81	4,537.05	6,946.31	5,622.57	6,708.15
Specie.	482,783.48	699,401.98	548,691.43	578,569.76	519,403.00
Legal-tender notes.	416,690.00	324,447.00	379,294.00	269,675.00	280,515.00
U. S. cert's of deposit.					
5 % fund with Treas.	51,940.00	53,865.00	51,840.00	51,840.00	49,905.29
Due from U. S. Treas.	895.29	7,270.90	5,075.29	7,815.29	
Total.	13,804,751.21	14,008,255.12	13,285,887.44	13,165,969.02	13,256,999.67

BY STATES AND RESERVE CITIES—Continued

GEORGIA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	31 banks.	32 banks.	32 banks.	32 banks.	32 banks.
Capital stock	\$4,341,000.00	\$4,466,000.00	\$4,515,200.00	\$4,538,800.00	\$4,541,000.00
Surplus fund.....	1,192,691.14	1,229,294.33	1,215,432.73	1,240,555.38	1,241,555.38
Undivided profits....	924,315.75	784,171.97	939,261.74	681,890.17	790,853.12
Nat'l-bank circulation	918,910.00	915,310.00	952,360.00	934,260.00	977,605.00
State-bank circulation					
Dividends unpaid....	2,322.50	4,312.00	5,005.00	29,928.50	4,855.50
Individual deposits..	6,097,316.00	6,415,190.96	5,895,396.05	5,900,624.68	5,955,547.17
U. S. deposits.....	24,531.87	27,338.48	42,831.75	51,125.43	34,128.76
Dep'ts U.S.dis.officers	70,981.32	64,267.05	46,873.24	55,325.61	54,196.66
Due to national banks	340,049.82	268,738.37	331,449.40	289,941.17	292,613.68
Due to State banks...	193,075.00	262,778.20	246,850.81	220,516.31	230,728.03
Notes rediscounted..	755,682.98	465,708.24	501,392.68	731,394.21	1,130,823.11
Bills payable.....	160,000.00	42,000.00	82,500.00	57,787.81	143,500.00
Other liabilities.....	26,295.71				
Total	15,047,172.09	14,945,109.60	14,774,553.40	14,732,149.27	15,397,406.41

FLORIDA.

	18 banks.	19 banks.	18 banks.	18 banks.	18 banks.
Capital stock	\$1,235,000.00	\$1,365,000.00	\$1,340,000.00	\$1,350,000.00	\$1,350,000.00
Surplus fund.....	218,650.00	217,000.00	225,500.00	259,000.00	259,350.00
Undivided profits....	215,432.73	182,719.45	226,989.22	165,257.44	231,714.42
Nat'l-bank circulation	319,940.00	328,760.00	322,161.00	323,810.00	324,620.00
State-bank circulation					
Dividends unpaid....	616.00	1,074.00	1,109.00	11,347.95	1,146.00
Individual deposits..	3,627,154.00	4,506,594.44	4,829,927.04	4,754,522.82	4,480,833.59
U. S. deposits.....	64,831.92	82,202.56	68,787.41	53,305.05	39,941.45
Dep'ts U.S.dis.officers	33,350.49	14,831.73	30,474.94	22,556.14	35,712.17
Due to national banks	116,948.36	177,351.70	145,669.59	196,308.66	183,607.47
Due to State banks...	108,439.94	182,215.00	175,119.26	172,876.79	104,628.16
Notes rediscounted..	281,508.00	116,382.17	39,052.08	63,993.61	147,363.43
Bills payable.....	66,000.00	38,500.00	25,000.00	20,000.00	30,000.00
Other liabilities.....					
Total	6,287,871.44	7,212,631.05	7,429,788.54	7,392,978.46	7,188,916.69

ALABAMA.

	29 banks.	31 banks.	29 banks.	29 banks.	29 banks.
Capital stock	\$4,214,000.00	\$4,364,000.00	\$3,899,000.00	\$3,919,000.00	\$3,919,000.00
Surplus fund.....	1,044,096.16	1,011,162.19	976,883.49	984,253.49	981,267.73
Undivided profits....	731,144.88	606,221.13	703,903.90	555,099.19	585,387.97
Nat'l-bank circulation	1,075,750.00	1,088,440.00	1,025,930.00	1,029,400.00	1,033,647.50
State-bank circulation					
Dividends unpaid....	3,765.00	10,829.00	3,694.00	24,581.80	7,201.60
Individual deposits..	5,825,255.76	6,082,704.88	5,888,546.89	5,728,653.87	5,413,930.87
U. S. deposits.....	80,957.21	78,885.22	98,199.20	76,990.00	62,800.50
Dep'ts U.S.dis.officers	16,626.28	16,676.00	8,837.41	10,968.41	21,159.55
Due to national banks	226,894.86	238,837.94	207,044.57	225,449.72	237,127.95
Due to State banks...	119,057.48	143,156.21	80,222.45	131,050.33	94,199.54
Notes rediscounted..	433,203.58	336,842.55	357,975.53	455,522.21	832,313.96
Bills payable.....	33,500.00	30,500.00	35,000.00	25,000.00	68,262.50
Other liabilities.....			650.00		700.00
Total	13,804,251.21	14,008,255.12	13,285,887.41	13,165,969.02	13,256,999.67

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

MISSISSIPPI.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$2, 912, 947. 60	\$2, 459, 628. 10	\$2, 420, 352. 41	\$2, 458, 165. 17	\$2, 742, 748. 47
Bonds for circulation.	353, 750. 00	353, 750. 00	353, 750. 00	353, 750. 00	353, 750. 00
Bonds for deposits.	.....	.....	.....	.....	.....
U. S. bonds on hand.	.....	60, 000. 00	90, 000. 00	90, 000. 00	40, 000. 00
Other stocks and b'ds	191, 455. 89	187, 162. 50	205, 394. 94	212, 603. 23	231, 640. 08
Due from res'v'e ag'ts	240, 752. 45	506, 652. 55	358, 604. 61	328, 305. 29	105, 189. 97
Due from nat'l banks	180, 138. 60	208, 904. 59	142, 367. 21	99, 764. 13	80, 226. 39
Due from State banks	44, 508. 60	50, 992. 73	69, 023. 12	48, 750. 52	43, 634. 83
Banking house, etc.	72, 572. 76	75, 137. 54	74, 996. 73	74, 811. 98	111, 037. 12
Real estate, etc.	61, 547. 28	84, 908. 42	100, 268. 53	100, 823. 86	66, 456. 81
Current expenses.	51, 628. 54	21, 975. 82	33, 786. 32	7, 569. 53	29, 648. 66
Premiums paid.	36, 285. 95	27, 917. 20	32, 717. 20	31, 867. 20	32, 817. 20
Cash items.	15, 620. 80	36, 540. 97	11, 089. 89	17, 556. 78	9, 857. 60
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks.	11, 639. 00	12, 549. 00	15, 536. 00	11, 126. 00	15, 291. 00
Fractional currency.	2, 385. 20	4, 307. 71	5, 139. 66	5, 575. 38	5, 892. 37
Specie.	112, 715. 15	157, 368. 83	149, 370. 85	161, 018. 05	148, 068. 45
Legal-tender notes	189, 343. 00	201, 135. 00	223, 105. 00	177, 023. 00	181, 380. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	12, 565. 50	15, 244. 88	15, 664. 58	15, 917. 50	15, 917. 50
Due from U. S. Treas.	.....	7, 000. 00	1, 600. 00	6, 746. 88	146. 58
Total.	4, 519, 906. 32	4, 471, 175. 84	4, 302, 767. 05	4, 201, 374. 50	4, 213, 703. 03

LOUISIANA.

	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts.	\$2, 044, 034. 06	\$1, 930, 401. 20	\$1, 959, 315. 50	\$2, 086, 527. 00	\$2, 350, 371. 78
Bonds for circulation.	202, 500. 00	202, 500. 00	252, 500. 00	252, 500. 00	252, 500. 00
Bonds for deposits.	50, 000. 00	.....	.....	.....	.....
U. S. bonds on hand.	.....	50, 000. 00	.....	.....	.....
Other stocks and b'ds	55, 473. 86	22, 605. 01	36, 142. 83	37, 681. 40	54, 592. 85
Due from res'v'e ag'ts.	253, 958. 36	530, 959. 28	389, 605. 52	236, 960. 02	102, 352. 92
Due from nat'l banks.	101, 209. 98	124, 917. 99	65, 221. 41	55, 190. 03	29, 631. 50
Due from State banks	19, 952. 06	12, 125. 97	10, 090. 53	6, 721. 54	4, 947. 05
Banking house, etc.	26, 200. 73	29, 567. 08	39, 329. 38	40, 904. 78	41, 951. 49
Real estate, etc.	.....	.....	.....	.....	4, 000. 00
Current expenses.	30, 576. 18	21, 257. 60	33, 722. 44	8, 580. 42	20, 021. 55
Premiums paid.	18, 262. 50	16, 777. 50	16, 777. 50	15, 952. 50	15, 325. 63
Cash items.	48, 047. 32	58, 145. 66	13, 921. 44	10, 329. 84	13, 501. 59
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks.	51, 733. 00	37, 703. 00	34, 765. 00	24, 430. 00	10, 210. 00
Fractional currency.	1, 094. 16	1, 165. 50	2, 493. 73	1, 566. 04	1, 205. 97
Specie.	176, 900. 70	236, 756. 10	245, 231. 05	199, 701. 88	140, 210. 55
Legal-tender notes	101, 232. 00	100, 899. 00	79, 754. 00	57, 715. 00	81, 890. 00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5 % fund with Treas.	9, 112. 50	9, 112. 50	9, 112. 50	11, 362. 50	11, 362. 50
Due from U. S. Treas.	.....	.....	.....	.....	.....
Total.	3, 195, 287. 41	3, 384, 893. 39	3, 193, 982. 83	3, 045, 522. 95	3, 134, 075. 18

CITY OF NEW ORLEANS.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$15, 014, 680. 91	\$13, 530, 399. 57	\$12, 046, 288. 34	\$12, 624, 763. 41	\$14, 611, 200. 28
Bonds for circulation.	850, 000. 00	950, 000. 00	950, 000. 00	950, 000. 00	950, 000. 00
Bonds for deposits.	100, 000. 00	.....	.....	.....	.....
U. S. bonds on hand.	302, 750. 00	210, 800. 00	200, 050. 00	210, 300. 00	201, 000. 00
Other stocks and b'ds	2, 013, 400. 55	1, 615, 920. 50	2, 085, 264. 25	2, 376, 755. 56	4, 101, 439. 68
Due from res'v'e ag'ts.	1, 437, 872. 67	2, 743, 457. 06	1, 844, 778. 42	1, 674, 383. 27	1, 620, 286. 50
Due from nat'l banks.	388, 125. 69	462, 461. 66	460, 252. 56	399, 053. 49	331, 626. 78
Due from State banks	545, 532. 47	741, 927. 06	556, 999. 31	233, 434. 16	259, 303. 39
Banking house, etc.	435, 996. 53	429, 659. 11	552, 373. 07	554, 369. 57	570, 397. 94
Real estate, etc.	51, 826. 83	53, 400. 16	55, 345. 55	34, 601. 91	32, 033. 13
Current expenses.	216, 850. 00	86, 889. 89	169, 207. 69	18, 129. 83	143, 462. 86
Premiums paid.	174, 460. 25	157, 631. 74	155, 000. 00	148, 861. 75	146, 750. 00
Cash items.	8, 963. 57	15, 667. 57	18, 116. 60	10, 765. 49	3, 482. 61
Clear'g-house exch'gs	1, 539, 232. 21	1, 677, 878. 59	861, 144. 19	1, 040, 856. 89	1, 087, 010. 07
Bills of other banks.	97, 756. 00	123, 597. 00	99, 914. 00	103, 069. 00	71, 017. 00
Fractional currency.	9, 931. 98	9, 583. 51	15, 908. 92	18, 331. 34	17, 315. 36
Specie.	1, 264, 373. 70	1, 825, 170. 75	2, 501, 288. 70	1, 976, 041. 07	2, 236, 634. 18
Legal-tender notes	983, 480. 00	1, 490, 715. 00	1, 807, 586. 00	1, 380, 022. 00	764, 987. 00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5 % fund with Treas.	38, 250. 00	42, 750. 00	42, 750. 00	42, 750. 00	42, 750. 00
Due from U. S. Treas.	6, 000. 00	.....	.....	5, 000. 00	.....
Total.	25, 479, 483. 36	26, 177, 909. 17	24, 422, 267. 60	23, 801, 488. 65	27, 190, 786. 78

BY STATES AND RESERVE CITIES—Continued.

MISSISSIPPI.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	\$1, 165, 000. 00	\$1, 165, 000. 00	\$1, 165, 000. 00	\$1, 165, 000. 00	\$1, 165, 000. 00
Surplus fund	419, 700. 00	425, 550. 00	425, 550. 00	428, 707. 58	428, 707. 58
Undivided profits	193, 879. 71	140, 068. 79	182, 451. 26	118, 370. 60	150, 936. 88
Nat'l-bank circulation	312, 550. 00	308, 720. 00	306, 830. 00	307, 130. 00	303, 980. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	300. 00	947. 00	10, 337. 00	11, 382. 00	5, 485. 00
Individual deposits...	2, 015, 089. 19	2, 239, 647. 17	2, 034, 318. 73	1, 902, 567. 41	1, 613, 817. 83
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	108, 036. 65	56, 078. 50	46, 397. 05	51, 350. 69	92, 919. 93
Due to State banks...	42, 649. 10	78, 064. 38	42, 509. 84	19, 303. 99	13, 297. 56
Notes rediscounted ..	229, 801. 67	57, 100. 00	52, 070. 17	157, 762. 23	388, 558. 25
Bills payable	33, 500. 00	.....	37, 300. 00	39, 800. 00	51, 000. 00
Total	4, 519, 906. 32	4, 471, 175. 84	4, 302, 767. 05	4, 201, 374. 50	4, 213, 703. 03

LOUISIANA.

	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Capital stock	\$810, 000. 00	\$810, 000. 00	\$810, 000. 00	\$810, 000. 00	\$810, 000. 00
Surplus fund	193, 225. 00	209, 944. 30	209, 944. 30	238, 752. 42	238, 752. 42
Undivided profits.....	188, 563. 22	157, 568. 72	205, 995. 60	124, 993. 58	156, 124. 88
Nat'l-bank circulation	181, 115. 00	179, 420. 00	186, 470. 00	226, 140. 00	225, 850. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	56. 00	1, 568. 00	828. 00	16, 732. 00	932. 00
Individual deposits...	1, 638, 360. 02	2, 007, 022. 09	1, 749, 950. 72	1, 582, 008. 72	1, 442, 480. 14
U. S. deposits	50, 000. 00	.....	.....	.....	.....
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	19, 330. 06	11, 379. 25	20, 964. 21	14, 901. 85	45, 211. 45
Due to State banks...	1, 635. 58	1, 860. 62	1, 830. 00	633. 21	806. 10
Notes rediscounted ..	77, 900. 93	6, 110. 61	.....	14, 861. 17	185, 418. 19
Bills payable	35, 056. 60	19. 80	8, 000. 00	16, 500. 00	28, 500. 00
Total	3, 195, 287. 41	3, 384, 893. 39	3, 193, 982. 83	3, 045, 522. 95	3, 134, 075. 18

CITY OF NEW ORLEANS.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00
Surplus fund	1, 797, 500. 00	1, 858, 500. 00	1, 858, 500. 00	1, 909, 167. 96	1, 909, 167. 96
Undivided profits.....	684, 109. 72	486, 347. 36	744, 862. 35	430, 956. 41	618, 739. 76
Nat'l-bank circulation	748, 845. 00	840, 245. 00	838, 095. 00	836, 145. 00	843, 395. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	16, 801. 85	23, 952. 85	12, 923. 85	35, 918. 19	19, 236. 19
Individual deposits...	13, 789, 335. 42	15, 508, 090. 76	14, 968, 956. 55	14, 514, 890. 13	16, 886, 008. 80
U. S. deposits	110, 000. 00	.....	.....	.....	.....
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	1, 105, 788. 43	1, 843, 342. 59	1, 141, 693. 35	984, 160. 50	807, 408. 18
Due to State banks...	1, 689, 216. 92	1, 834, 384. 71	1, 142, 236. 50	1, 375, 250. 46	1, 303, 243. 92
Notes rediscounted ..	790, 886. 02	98, 045. 90	.....	.....	628, 586. 97
Bills payable	1, 122, 000. 00	60, 000. 00	90, 000. 00	90, 000. 00	550, 000. 00
Total	25, 479, 483. 36	26, 177, 909. 17	24, 422, 267. 60	23, 801, 488. 65	27, 190, 786. 78

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

TEXAS.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	207 banks.	211 banks.	219 banks.	222 banks.	223 banks.
Loans and discounts.	\$45,485,722.94	\$14,530,714.57	\$47,511,291.70	\$47,188,135.17	\$52,932,780.24
Bonds for circulation.	4,923,100.00	5,039,850.00	5,219,850.00	5,294,350.00	5,296,850.00
Bonds for deposits.	318,000.00	318,000.00	318,000.00	318,000.00	318,000.00
U. S. bonds on hand.			5,000.00		
Other stocks and b'ds	1,527,350.71	1,531,819.71	1,790,182.07	1,735,319.47	1,759,434.48
Due from res'v'e ag'ts	5,399,194.60	5,468,244.64	3,842,403.46	4,173,347.73	3,874,407.84
Due from nat'l banks.	3,915,295.55	3,911,968.97	3,345,786.91	3,154,411.00	3,248,341.55
Due from State banks	1,028,539.08	985,463.25	827,599.13	857,396.87	1,112,537.27
Banking house, etc.	2,230,773.52	2,348,505.46	2,376,975.97	2,414,998.54	2,410,629.53
Real estate, etc.	405,228.15	509,343.61	592,017.48	602,660.40	638,598.38
Current expenses.	711,237.36	385,379.50	673,154.37	195,322.28	457,583.44
Premiums paid.	608,870.53	586,276.48	592,861.95	578,910.92	582,917.98
Cash items.	526,815.71	389,213.28	354,870.37	287,460.88	416,836.50
Clear'g-house exch'gs	44,421.66	100,065.25	54,705.16	19,543.55	36,691.98
Bills of other banks.	840,789.00	926,518.00	746,888.00	572,790.00	449,697.00
Fractional currency.	20,577.33	31,786.77	39,310.85	39,777.14	31,826.55
Specie.	2,502,284.13	2,909,185.72	3,000,591.83	3,023,921.31	2,535,016.13
Legal-tender notes.	3,510,417.00	3,778,098.00	2,974,034.00	2,389,061.00	2,582,408.00
U. S. cert's of deposit.					
5 % fund with Treas.	216,124.75	225,779.20	223,919.95	229,524.95	230,143.50
Due from U. S. Treas.	18,534.27	16,483.22	17,700.47	40,025.97	9,743.82
Total.	74,293,276.29	73,992,695.63	74,507,143.67	73,115,557.18	78,924,444.19

ARKANSAS.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$3,450,759.46	\$3,124,780.08	\$2,984,499.53	\$3,069,180.23	\$3,423,506.20
Bonds for circulation.	310,000.00	310,000.00	310,000.00	310,000.00	310,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	75,000.00	75,000.00
U. S. bonds on hand.	100.00	100.00	100.00	100.00	100.00
Other stocks and b'ds	93,152.90	91,975.44	94,763.71	88,510.47	89,431.57
Due from res'v'e ag'ts	445,788.90	571,842.43	688,380.50	467,587.95	230,268.39
Due from nat'l banks.	164,063.26	214,711.69	199,662.46	223,842.69	115,399.40
Due from State banks	155,150.52	97,925.52	84,823.46	75,425.05	54,567.85
Banking house, etc.	74,547.40	73,752.52	73,552.54	73,780.14	73,794.74
Real estate, etc.	28,660.52	28,664.52	25,311.47	64,129.72	71,083.96
Current expenses.	42,360.44	11,472.28	47,770.52	17,745.96	22,233.10
Premiums paid.	52,044.63	50,904.00	50,404.00	45,716.50	45,716.50
Cash items.	80,162.67	60,477.49	52,970.04	41,115.07	39,254.00
Clear'g-house exch'gs					
Bills of other banks.	35,059.00	28,628.00	48,208.00	33,139.00	34,310.00
Fractional currency.		848.18	1,511.86	1,099.10	1,127.36
Specie.	155,477.00	140,141.15	158,916.90	194,459.20	184,805.55
Legal-tender notes.	173,589.00	134,511.00	227,144.00	159,342.00	154,451.00
U. S. cert's of deposit.					
5 % fund with Treas.	11,820.00	13,950.00	11,910.00	13,390.00	14,450.00
Due from U. S. Treas.	2,194.00	1,000.00			200.00
Total.	5,375,361.68	5,055,684.30	5,159,928.99	4,953,563.68	4,939,699.62

KENTUCKY.

	71 banks.	71 banks.	71 banks.	72 banks.	72 banks.
Loans and discounts.	\$20,373,422.24	\$20,452,362.59	\$21,422,150.43	\$21,207,294.83	\$21,874,539.10
Bonds for circulation.	3,170,000.00	3,255,000.00	3,450,000.00	3,485,000.00	3,477,500.00
Bonds for deposits.	835,000.00	780,000.00	585,000.00	575,000.00	525,000.00
U. S. bonds on hand.	35,400.00	5,100.00	6,300.00	5,100.00	5,600.00
Other stocks and b'ds	824,347.64	859,676.62	781,427.48	836,617.70	924,753.18
Due from res'v'e ag'ts.	1,540,971.17	2,233,596.86	1,829,545.12	2,204,654.46	2,760,135.23
Due from nat'l banks.	575,740.27	519,617.18	479,808.65	577,385.31	675,424.13
Due from State banks	199,390.33	246,351.64	248,432.30	263,467.41	352,916.71
Banking house, etc.	558,116.03	556,427.75	584,053.42	587,794.98	601,096.02
Real estate, etc.	93,623.19	89,924.89	69,488.61	68,879.90	66,555.32
Current expenses.	204,342.21	101,920.03	143,475.41	41,331.66	145,759.14
Premiums paid.	382,466.25	337,454.13	333,521.30	308,129.87	306,464.24
Cash items.	98,447.05	141,699.64	107,782.28	140,485.99	130,739.57
Clear'g-house exch'gs					
Bills of other banks.	194,408.00	221,502.00	187,928.00	218,515.00	221,955.00
Fractional currency.	6,602.54	6,527.01	6,366.24	7,784.92	6,264.07
Specie.	757,918.34	675,740.88	644,601.02	670,733.40	745,988.79
Legal-tender notes.	524,972.00	531,228.00	497,795.00	580,068.00	575,214.00
U. S. cert's of deposit.	5,000.00				
5 % fund with Treas.	139,375.27	130,980.27	149,858.67	151,200.27	150,835.93
Due from U. S. Treas.	3,239.88	5,833.96	2,919.76	3,713.16	5,550.00
Total.	30,522,562.41	31,144,952.45	31,530,433.69	31,939,156.95	33,052,290.43

BY STATES AND RESERVE CITIES—Continued.

TEXAS.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	207 banks.	211 banks.	219 banks.	222 banks.	223 banks.
Capital stock	\$25, 121, 650. 00	\$25, 416, 600. 00	\$26, 059, 500. 00	\$26, 202, 800. 00	\$26, 315, 495. 00
Surplus fund	4, 435, 612. 66	4, 623, 116. 65	4, 569, 813. 40	4, 809, 823. 26	4, 783, 155. 79
Undivided profits.....	3, 012, 757. 07	1, 730, 153. 69	2, 554, 847. 70	1, 515, 614. 12	2, 177, 952. 14
Nat'l-bank circulation	4, 376, 625. 00	4, 368, 765. 00	4, 587, 645. 00	4, 611, 825. 00	4, 704, 445. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	10, 983. 24	14, 665. 74	6, 275. 54	158, 644. 04	13, 238. 84
Individual deposits ..	30, 424, 577. 08	31, 815, 633. 41	30, 371, 239. 56	29, 614, 125. 93	32, 064, 729. 31
U. S. deposits	135, 544. 23	212, 506. 07	216, 417. 86	209, 617. 63	158, 555. 40
Dep'ts U.S.dis.officers	178, 339. 57	104, 152. 25	102, 229. 58	107, 215. 51	128, 409. 31
Due to national banks	2, 877, 210. 22	2, 902, 917. 80	2, 700, 647. 95	2, 480, 925. 04	2, 396, 533. 25
Due to State banks...	1, 133, 055. 24	1, 164, 147. 42	856, 416. 21	787, 795. 61	918, 893. 96
Notes rediscounted ..	1, 908, 830. 78	1, 378, 782. 28	2, 100, 668. 76	2, 138, 834. 05	4, 026, 368. 12
Bills payable	668, 151. 98	218, 841. 96	378, 607. 73	437, 540. 91	1, 212, 747. 23
Other liabilities	10, 139. 22	42, 413. 36	2, 834. 38	40, 756. 08	23, 920. 93
Total	74, 293, 276. 29	73, 992, 695. 63	74, 507, 143. 67	73, 115, 557. 18	78, 924, 444. 19

ARKANSAS.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$1, 600, 000. 00	\$1, 600, 000. 00	\$1, 600, 000. 00	\$1, 600, 000. 00	\$1, 600, 000. 00
Surplus fund	414, 000. 00	460, 000. 00	460, 000. 00	482, 000. 00	482, 000. 00
Undivided profits.....	199, 360. 51	75, 093. 79	153, 623. 68	74, 699. 85	110, 552. 44
Nat'l-bank circulation	279, 000. 00	279, 000. 00	279, 000. 00	277, 600. 00	279, 000. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	300. 00	1, 804. 00	520. 00	10, 313. 00	580. 00
Individual deposits...	2, 248, 275. 64	2, 284, 058. 49	2, 412, 376. 50	2, 179, 904. 84	2, 074, 923. 45
U. S. deposits	91, 382. 29	79, 393. 30	86, 797. 85	67, 890. 27	51, 113. 38
Dep'ts U.S.dis.officers	19, 493. 58	21, 613. 31	14, 826. 07	10, 080. 58	23, 736. 43
Due to national banks	28, 975. 82	19, 650. 55	15, 016. 73	13, 511. 30	32, 427. 31
Due to State banks...	113, 413. 84	123, 256. 06	119, 135. 76	149, 314. 96	82, 768. 11
Notes rediscounted ..	376, 160. 00	99, 814. 80	16, 132. 40	88, 248. 88	202, 598. 50
Bills payable	5, 000. 00	12, 500. 00	2, 500. 00	-----	-----
Total	5, 375, 361. 68	5, 055, 684. 30	5, 159, 928. 99	4, 953, 563. 68	4, 939, 699. 62

KENTUCKY.

	71 banks.	71 banks.	71 banks.	72 banks.	72 banks.
Capital stock	\$10, 423, 290. 00	\$10, 457, 900. 00	\$10, 457, 900. 00	\$10, 507, 900. 00	\$10, 477, 900. 00
Surplus fund	2, 797, 965. 57	2, 862, 469. 13	2, 864, 246. 11	2, 838, 205. 20	2, 838, 305. 20
Undivided profits.....	1, 050, 119. 15	782, 474. 18	1, 021, 468. 42	595, 503. 43	884, 701. 60
Nat'l-bank circulation	2, 800, 690. 00	2, 909, 030. 00	3, 091, 270. 00	3, 092, 710. 00	3, 096, 890. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	23, 502. 00	24, 770. 25	18, 662. 85	76, 501. 18	23, 375. 00
Individual deposits...	11, 463, 260. 74	12, 189, 030. 34	12, 128, 985. 85	12, 796, 733. 85	13, 736, 095. 70
U. S. deposits	811, 832. 42	700, 219. 22	573, 159. 53	571, 395. 09	503, 795. 45
Dep'ts U.S.dis.officers	25, 361. 65	31, 612. 52	13, 701. 50	10, 059. 14	23, 346. 36
Due to national banks	376, 896. 38	456, 639. 42	484, 909. 02	583, 893. 23	602, 624. 81
Due to State banks ..	355, 335. 78	431, 347. 85	515, 488. 19	550, 369. 36	670, 410. 96
Notes rediscounted ..	324, 723. 59	257, 964. 89	329, 483. 58	272, 950. 01	117, 491. 05
Bills payable	69, 600. 00	32, 000. 00	20, 000. 00	40, 000. 00	70, 976. 87
Other liabilities	585. 13	9, 494. 65	11, 178. 64	2, 936. 46	6, 377. 43
Total	30, 522, 562. 41	31, 144, 952. 45	31, 530, 453. 69	31, 939, 156. 95	33, 052, 290. 43

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CITY OF LOUISVILLE.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$11,229,027.21	\$11,446,548.71	\$11,910,953.54	\$11,768,793.61	\$12,310,394.13
Bonds for circulation.	500,000.00	500,000.00	500,000.00	500,000.00	560,000.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	146,637.00	158,554.65	165,108.15	175,803.79	184,838.13
Due from res'v'ag'ts	1,039,501.00	1,293,941.10	1,151,450.82	1,283,849.06	1,405,627.24
Due from nat'l banks	567,198.90	618,267.18	528,724.90	614,824.16	652,363.99
Due from State banks	358,343.63	361,962.07	333,299.76	319,037.43	381,090.00
Banking house, etc.	319,015.87	320,058.36	321,301.14	324,379.44	324,417.08
Real estate, etc.	70,757.56	73,901.01	85,885.01	107,152.30	117,529.24
Current expenses.	66,708.65	67,128.14	45,711.74	29,430.98	98,109.51
Premiums paid.	127,875.00	126,375.00	106,500.00	102,500.00	102,500.00
Cash items.	42,602.22	45,606.97	22,052.39	31,400.06	35,889.75
Clear'g-house exch'gs	144,027.36	107,912.67	57,060.66	119,180.87	175,661.06
Bills of other banks.	74,885.00	37,845.00	52,809.00	89,017.00	91,067.00
Fractional currency.	1,981.14	3,948.41	2,547.98	2,662.24	3,779.98
Specie.	345,087.10	434,420.95	436,842.26	583,665.85	569,722.63
Legal-tender notes.	814,610.00	602,673.00	882,072.00	845,687.00	964,732.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	22,500.00	22,500.00	21,800.00	22,500.00	22,500.00
Due from U. S. Treas.	-----	2,000.00	2,000.00	22,000.00	9,000.00
Total.	16,170,757.64	16,523,643.22	16,926,119.35	17,241,883.79	18,249,731.84

TENNESSEE.

	55 banks.	55 banks.	56 banks.	56 banks.	55 banks.
Loans and discounts.	\$23,536,549.38	\$22,573,209.42	\$23,092,175.62	\$22,872,379.16	\$23,620,417.48
Bonds for circulation.	1,526,500.00	1,516,500.00	1,529,000.00	1,529,000.00	1,479,000.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	663,508.22	596,339.13	739,811.48	788,476.26	703,221.54
Due from res'v'ag'ts	1,667,911.16	2,906,261.01	2,924,345.86	2,718,670.50	1,772,642.11
Due from nat'l banks	1,052,070.35	1,641,388.89	1,561,753.61	1,746,884.17	1,556,156.31
Due from State banks	492,660.78	495,520.26	455,573.05	424,477.46	383,271.12
Banking house, etc.	633,408.25	630,313.32	694,196.96	692,968.99	687,815.97
Real estate, etc.	234,296.53	266,903.06	274,308.63	287,680.53	293,674.22
Current expenses.	223,580.26	215,565.97	233,621.24	70,903.97	151,659.63
Premiums paid.	231,668.74	218,343.00	214,638.65	204,345.85	192,595.85
Cash items.	427,522.43	417,785.25	327,199.26	306,019.19	325,257.14
Clear'g-house exch'gs	267,286.27	440,125.79	222,413.85	171,762.33	150,082.79
Bills of other banks.	249,134.00	304,956.00	316,074.00	304,916.00	327,996.00
Fractional currency.	14,394.89	19,240.78	22,090.51	23,047.69	20,833.63
Specie.	874,512.67	1,085,034.72	1,213,803.57	1,266,548.43	1,070,710.61
Legal-tender notes.	1,007,445.00	1,124,320.00	1,448,803.00	1,371,428.00	1,068,095.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	65,904.15	66,301.75	67,003.75	67,654.75	64,194.75
Due from U. S. Treas.	12,135.00	12,602.34	14,999.30	12,065.00	37,325.40
Total.	33,480,488.08	34,834,710.69	35,651,812.34	35,159,228.28	34,181,949.55

OHIO.

	214 banks.	215 banks.	214 banks.	214 banks.	216 banks.
Loans and discounts.	\$67,937,133.17	\$67,580,059.56	\$67,888,709.43	\$69,183,860.32	\$72,189,039.12
Bonds for circulation.	7,808,000.00	8,230,000.00	8,280,000.00	8,216,000.00	8,493,000.00
Bonds for deposits.	578,000.00	528,000.00	528,000.00	478,000.00	478,000.00
U. S. bonds on hand.	190,100.00	207,240.00	230,800.00	263,650.00	352,900.00
Other stocks and b'ds	4,187,440.17	4,175,049.84	4,182,407.27	4,283,872.71	4,620,558.03
Due from res'v'ag'ts	7,355,790.12	9,800,916.37	10,190,071.38	11,522,897.95	10,532,377.94
Due from nat'l banks	1,587,078.19	1,857,280.08	1,802,314.44	1,857,407.21	2,033,781.67
Due from State banks	515,168.02	507,470.74	506,854.69	627,892.90	542,503.11
Banking house, etc.	1,776,605.86	1,775,712.64	1,777,887.57	1,794,688.82	1,806,916.35
Real estate, etc.	429,058.95	420,709.13	374,882.93	376,477.79	293,945.75
Current expenses.	344,867.16	500,290.64	281,793.84	261,816.23	571,257.96
Premiums paid.	562,228.88	601,474.66	609,991.66	597,755.62	637,521.32
Cash items.	495,446.55	560,476.23	502,776.32	644,393.41	536,282.54
Clear'g-house exch'gs	109,252.53	130,490.04	145,020.23	95,658.95	85,517.35
Bills of other banks.	1,267,149.00	1,326,572.00	1,327,312.00	1,367,049.00	1,503,785.00
Fractional currency.	33,402.94	41,252.69	38,759.08	40,612.48	36,376.46
Specie.	3,793,002.57	3,662,747.76	3,832,287.33	3,766,621.01	3,848,603.76
Legal-tender notes.	3,158,669.00	3,359,107.00	3,624,332.00	3,498,029.00	3,820,636.00
U. S. cert's of deposit.	20,000.00	20,000.00	20,000.00	20,000.00	-----
5% fund with Treas.	339,621.22	345,090.71	358,519.64	353,076.87	357,394.59
Due from U. S. Treas.	14,084.76	46,084.99	15,172.40	26,377.82	12,631.15
Total.	102,502,099.09	105,676,025.08	106,517,955.21	109,276,208.09	112,833,528.10

BY STATES AND RESERVE CITIES—Continued.

CITY OF LOUISVILLE.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$4,901,500.00	\$4,901,500.00	\$4,901,500.00	\$4,901,500.00	\$4,901,500.00
Surplus fund	1,137,800.00	1,141,300.00	1,041,300.00	1,014,800.00	1,014,800.00
Undivided profits	340,833.34	317,593.79	359,269.97	332,612.49	462,574.65
Nat'l-bank circulation	449,490.00	449,940.00	449,940.00	449,910.00	448,190.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	16,504.00	6,190.00	17,876.00	19,062.00	8,331.00
Individual deposits..	5,594,081.70	5,049,607.00	5,307,396.36	5,523,332.86	5,494,149.90
U. S. deposits.....	224,299.74	172,904.93	187,274.07	264,910.22	135,786.79
Dep'ts U.S.dis.officers	105,700.26	157,095.02	142,725.93	65,089.78	194,213.21
Due to national banks	1,683,389.30	2,393,753.40	2,313,971.09	2,368,764.00	3,042,808.76
Due to State banks...	1,356,957.89	1,922,259.03	2,119,865.93	2,276,872.44	2,524,877.53
Notes rediscounted ..	259,601.41	10,000.00	.....	25,000.00	20,000.00
Bills payable.....	100,000.00	.....	85,600.00	.....	.....
Other liabilities.....	600.60	1,500.00	.....	.....	2,500.00
Total	16,170,757.64	16,523,643.22	16,926,119.35	17,241,883.79	18,249,731.84

TENNESSEE.

	55 banks.	55 banks.	56 banks.	56 banks.	55 banks.
Capital stock	\$10,455,500.00	\$10,420,500.00	\$10,473,953.00	\$10,473,953.00	\$10,179,455.00
Surplus fund	2,207,206.53	2,222,978.81	2,226,912.94	2,260,914.68	2,241,505.14
Undivided profits....	1,296,233.26	1,050,569.22	1,222,817.44	879,030.53	1,099,081.80
Nat'l-bank circulation	1,332,375.00	1,359,375.00	1,371,365.00	1,371,385.00	1,326,935.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	1,162.58	1,997.36	2,003.00	69,612.75	3,691.50
Individual deposits..	13,658,353.33	15,653,723.04	16,486,244.08	16,228,067.02	15,411,935.90
U. S. deposits.....	203,469.92	147,569.24	177,769.40	220,636.70	217,559.44
Dep'ts U.S.dis.officers	74,408.37	154,119.20	106,103.12	73,164.56	70,031.74
Due to national banks	1,580,463.91	1,771,919.76	1,518,783.92	1,434,778.86	1,475,695.89
Due to State banks...	1,067,691.97	1,731,078.59	1,825,514.79	1,915,952.71	1,606,807.30
Notes rediscounted ..	1,557,448.21	264,023.81	189,866.75	206,552.47	508,247.84
Bills payable	46,175.00	56,856.66	50,498.90	25,150.00	44,000.00
Other liabilities.....	.....	.....	.....	.....	.....
Total	33,480,488.08	34,834,710.69	35,651,812.34	35,159,228.28	34,184,949.55

OHIO.

	214 banks.	215 banks.	214 banks.	214 banks.	216 banks.
Capital stock	\$26,510,400.00	\$26,716,800.00	\$26,657,190.00	\$26,647,800.00	\$26,889,870.00
Surplus fund	7,010,702.01	7,049,271.13	7,018,865.95	7,092,328.28	7,164,758.28
Undivided profits....	2,339,533.00	2,493,389.47	2,201,939.83	2,198,043.11	2,926,909.41
Nat'l-bank circulation	6,893,094.75	7,172,564.75	7,326,760.00	7,267,240.00	7,437,047.50
State bank circulation	688.00	688.00	688.00	688.00	688.00
Dividends unpaid....	59,353.97	25,833.40	71,530.27	86,823.62	59,410.59
Individual deposits..	55,790,478.36	58,506,063.62	59,614,483.49	62,586,170.06	64,477,519.98
U. S. deposits.....	452,378.79	420,105.19	363,961.76	294,114.35	286,386.40
Dep'ts U.S.dis.officers	137,564.78	111,276.46	162,945.39	179,902.37	162,776.00
Due to national banks	1,757,106.24	1,728,305.10	1,731,982.24	1,654,961.05	1,974,586.08
Due to State banks...	859,690.53	981,022.27	901,620.67	911,281.86	962,950.88
Notes rediscounted ..	423,492.65	430,765.60	365,713.83	212,791.10	166,228.92
Bills payable	237,000.00	34,500.00	83,337.67	95,265.62	336,590.85
Other liabilities.....	30,616.01	5,440.09	17,026.11	18,798.67	7,805.21
Total	102,502,099.09	103,676,025.08	106,517,955.21	109,276,208.09	112,853,528.10

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED
CITY OF CINCINNATI.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$27,047,870.85	\$27,954,486.31	\$28,588,402.87	\$29,764,890.91	\$30,498,739.03
Bonds for circulation.	1,327,000.00	2,105,000.00	2,492,000.00	2,692,000.00	2,767,000.00
Bonds for deposits.	1,100,000.00	950,000.00	950,000.00	850,000.00	850,000.00
U. S. bonds on hand.	281,550.00	335,250.00	504,700.00	349,550.00	137,250.00
Other stocks and b'ds	2,445,005.69	2,739,677.58	2,963,506.06	3,036,936.48	3,375,341.17
Due from res'v'g'ts	3,263,320.69	4,996,677.18	4,125,034.25	4,487,437.53	4,208,142.49
Due from nat'l banks.	2,141,169.25	2,439,887.67	2,485,673.75	2,694,632.55	2,643,864.53
Due from State banks	1,023,286.86	1,093,699.96	1,017,609.77	854,913.77	898,113.46
Banking house, etc.	439,761.22	439,761.22	417,148.07	417,023.07	417,023.07
Real estate, etc.	23,957.06	30,957.06	30,966.61	30,966.61	30,966.61
Current expenses.	88,829.49	204,327.71	97,748.93	115,247.20	225,436.85
Premiums paid.	340,585.51	454,486.96	497,487.86	517,114.16	468,931.93
Cash items.	91,064.26	91,130.74	76,111.01	74,651.29	114,775.15
Clear'g-house exch'gs	409,489.30	480,258.01	237,827.20	300,001.47	227,702.43
Bills of other banks.	327,649.00	395,054.00	514,491.00	392,326.00	469,217.00
Fractional currency.	3,402.88	5,117.11	8,810.23	4,201.46	4,680.07
Specie.	1,763,655.16	2,002,500.70	1,908,358.50	1,712,921.74	2,028,304.15
Legal-tender notes.	229,469.00	1,678,716.00	2,917,267.00	1,966,214.00	2,466,003.00
U. S. cert's of deposit.	800,000.00	1,060,000.00	1,010,000.00	1,000,000.00	870,000.00
5% fund with Treas.	43,663.50	94,718.50	111,597.50	120,589.00	122,260.90
Due from U. S. Treas.	-----	4,265.00	5,000.00	9,990.00	1,400.00
Total.	45,192,829.72	49,555,971.71	50,954,740.61	51,391,657.24	52,825,153.94

CITY OF CLEVELAND.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$20,198,828.85	\$20,828,396.14	\$21,055,888.12	\$22,483,225.33	\$23,715,555.55
Bonds for circulation.	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	75,000.00	60,000.00
U. S. bonds on hand.	900.00	1,000.00	1,000.00	1,000.00	1,000.00
Other stocks and b'ds	204,981.33	191,981.33	215,395.33	148,290.33	148,290.33
Due from res'v'g'ts.	1,963,471.00	5,203,861.37	3,743,717.45	5,062,012.87	3,868,153.85
Due from nat'l banks.	1,755,611.20	2,201,120.01	2,382,443.12	2,511,828.01	1,981,985.14
Due from State banks	470,348.47	832,980.72	862,406.96	687,106.53	457,292.85
Banking house, etc.	488,757.83	488,757.83	480,257.83	480,257.83	480,858.11
Real estate, etc.	134,079.76	134,079.76	136,485.03	144,485.03	144,485.03
Current expenses.	26,435.72	181,481.06	10,380.79	64,315.58	191,313.57
Premiums paid.	11,174.25	11,191.75	11,191.75	11,191.75	11,151.75
Cash items.	80,445.39	66,873.44	72,417.84	39,551.59	73,300.87
Clear'g-house exch'gs	226,632.08	241,991.98	207,023.29	360,705.13	245,329.36
Bills of other banks.	148,963.00	112,299.00	210,605.00	151,729.00	160,941.00
Fractional currency.	3,269.01	4,390.88	3,665.09	4,527.38	4,690.56
Specie.	1,120,159.02	1,300,472.05	1,300,590.10	1,441,528.50	1,433,211.50
Legal-tender notes.	1,072,000.00	1,272,500.00	1,609,800.00	1,475,000.00	1,315,000.00
U. S. cert's of deposit.	15,000.00	-----	-----	-----	-----
5% fund with Treas.	29,563.77	28,975.00	30,375.00	29,915.00	29,565.00
Due from U. S. Treas.	1,000.00	1,340.00	70.00	2,650.00	1,000.00
Total.	28,726,620.68	33,878,692.32	33,108,712.70	35,849,319.83	34,998,124.47

INDIANA.

	100 banks.	106 banks.	107 banks.	107 banks.	106 banks.
Loans and discounts.	\$34,905,235.84	\$35,407,847.18	\$36,462,718.50	\$36,805,785.46	\$37,570,571.71
Bonds for circulation.	3,993,550.00	4,150,550.00	4,221,050.00	4,221,050.00	4,221,050.00
Bonds for deposits.	850,000.00	600,000.00	600,000.00	600,000.00	525,000.00
U. S. bonds on hand.	267,100.00	299,750.00	240,950.00	225,700.00	365,400.00
Other stocks and b'ds	1,867,329.18	1,986,839.85	1,957,205.12	2,080,051.74	2,105,543.76
Due from res'v'g'ts.	5,830,282.96	6,532,033.91	6,929,076.66	6,315,818.21	7,004,515.93
Due from nat'l banks.	2,763,933.88	2,613,799.62	2,776,259.24	2,584,021.85	3,429,512.09
Due from State banks	518,218.01	487,253.54	701,273.81	536,927.55	604,093.83
Banking house, etc.	1,006,874.17	1,064,499.14	1,152,636.04	1,150,717.23	1,158,962.72
Real estate, etc.	290,336.67	301,419.24	324,020.08	310,104.25	296,027.55
Current expenses.	321,413.53	147,357.69	306,000.16	75,743.69	225,082.29
Premiums paid.	225,106.75	245,040.19	258,031.99	241,822.77	280,364.50
Cash items.	309,378.33	368,885.49	407,379.20	306,302.96	346,877.10
Clear'g-house exch'gs	131,571.10	152,101.31	108,071.55	108,295.16	179,371.44
Bills of other banks.	1,122,895.00	1,016,098.00	1,083,130.00	1,472,360.00	1,519,834.00
Fractional currency.	25,616.68	27,917.74	24,968.92	24,734.74	27,078.66
Specie.	3,385,969.59	3,161,142.58	3,284,533.69	3,501,296.08	3,641,616.60
Legal-tender notes.	2,095,024.00	2,153,292.00	2,100,436.00	2,264,059.00	2,517,501.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	171,867.39	177,971.27	179,342.72	182,702.25	183,324.61
Due from U. S. Treas.	10,377.95	18,835.53	12,937.43	19,233.11	21,521.25
Total.	60,098,081.03	60,932,634.28	63,130,621.11	63,026,736.05	66,313,249.94

BY STATES AND RESERVE CITIES—Continued.

CITY OF CINCINNATI.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	\$9,100,000.00	\$9,100,000.00	\$9,100,000.00	\$9,100,000.00	\$9,100,000.00
Surplus fund	2,490,000.00	2,535,000.00	2,555,000.00	2,635,000.00	2,635,000.00
Undivided profits....	1,110,429.93	1,246,727.10	983,031.54	1,034,053.71	1,305,596.29
Nat'l-bank circulation	883,150.00	1,693,060.00	2,091,600.00	2,207,730.00	2,379,850.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	10,314.50	5,176.00	13,523.00	35,430.50	18,479.00
Individual deposits ..	20,527,916.12	21,221,070.71	22,162,346.83	22,598,998.42	22,605,568.28
U. S. deposits	1,045,420.69	895,828.63	896,028.31	721,037.15	717,523.15
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	6,841,513.11	8,645,604.83	9,312,494.48	9,090,672.93	9,337,499.18
Due to State banks...	2,838,407.91	3,917,004.44	3,545,167.91	3,676,434.53	4,384,338.04
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	75,000.00
Other liabilities	345,677.46	296,500.00	295,548.54	292,300.00	266,300.00
Total	45,192,829.72	49,555,971.71	50,954,740.61	51,391,657.24	52,825,153.94

CITY OF CLEVELAND.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$8,050,000.00	\$8,050,000.00	\$8,050,000.00	\$8,050,000.00	\$8,050,000.00
Surplus fund	1,735,000.00	1,735,000.00	1,775,000.00	1,750,000.00	1,750,000.00
Undivided profits....	489,482.28	741,344.56	457,591.38	625,556.01	865,169.63
Nat'l-bank circulation	607,500.00	603,500.00	603,900.00	601,450.00	606,350.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	3,584.00	985.00	14,310.00	4,562.00	321.00
Individual deposits ..	13,732,454.84	18,140,026.47	18,069,556.46	20,094,572.91	18,122,227.10
U. S. deposits	59,815.74	63,598.26	66,419.27	57,118.76	52,783.02
Dep'ts U.S.dis.officers	37,083.07	35,312.34	34,014.43	18,802.49	10,627.19
Due to national banks	1,728,509.60	2,420,350.05	2,167,697.04	2,390,724.90	3,117,150.42
Due to State banks...	1,074,812.58	1,562,255.50	1,364,812.99	1,676,716.29	1,712,087.10
Notes rediscounted ..	12,000.00	.....	.....	.....	.....
Bills payable	720,000.00	50,000.00	175,000.00	503,500.00	275,000.00
Other liabilities	476,378.57	476,320.14	330,411.13	76,316.56	436,409.01
Total	28,726,620.68	33,878,692.32	33,108,712.70	35,849,319.83	34,998,124.47

INDIANA.

	100 banks.	106 banks.	107 banks.	107 banks.	106 banks.
Capital stock	\$12,427,000.00	\$13,020,000.00	\$13,305,900.00	\$13,428,000.00	\$13,447,000.00
Surplus fund	4,017,615.89	4,520,015.49	4,535,151.80	4,613,198.71	4,580,443.86
Undivided profits....	2,459,123.85	1,587,539.53	1,886,642.15	1,418,937.80	1,798,560.61
Nat'l-bank circulation	3,504,275.00	3,568,364.00	3,658,890.00	3,731,199.00	3,736,315.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	22,973.50	23,760.25	20,284.43	53,964.53	21,853.03
Individual deposits...	33,154,642.79	34,176,943.37	35,768,056.80	35,755,190.83	37,296,585.99
U. S. deposits	660,498.31	423,834.55	379,000.77	366,042.83	176,216.28
Dep'ts U.S.dis.officers	125,154.37	117,049.65	160,458.09	170,632.33	288,282.00
Due to national banks	1,840,720.51	1,510,976.88	1,511,366.03	1,490,380.47	2,107,820.76
Due to State banks...	1,774,529.76	1,736,146.24	1,780,322.39	1,820,332.29	2,758,172.41
Notes rediscounted ..	52,897.05	166,354.32	77,298.65	123,856.26	47,000.00
Bills payable	40,000.00	80,000.00	45,000.00	55,000.00	55,000.00
Other liabilities	18,650.00	1,650.00	1,650.00	.....	.....
Total	60,098,081.03	60,932,634.28	63,130,021.11	63,026,726.05	66,313,249.94

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

ILLINOIS.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	182 banks.	182 banks.	185 banks.	188 banks.	188 banks.
Loans and discounts.	\$52,057,660.05	\$53,312,136.82	\$54,442,576.05	\$54,236,372.19	\$55,821,574.96
Bonds for circulation.	4,983,500.00	4,993,500.00	5,081,000.00	5,131,000.00	5,132,000.00
Bonds for deposits.	970,000.00	920,000.00	920,000.00	920,000.00	920,000.00
U. S. bonds on hand.	231,200.00	271,300.00	273,300.00	276,050.00	273,150.00
Other stocks and b'ds	4,558,644.01	4,592,597.63	4,455,966.89	4,454,784.94	4,679,157.21
Due from res' veag'ts.	7,518,070.65	10,102,510.44	9,771,578.78	9,278,264.14	8,138,934.51
Due from nat'l banks.	1,394,559.20	1,560,642.33	1,490,024.52	1,332,237.47	1,460,010.97
Due from State banks.	348,177.15	458,032.15	278,120.17	371,459.00	353,774.08
Banking house, etc.	1,675,184.25	1,690,383.08	1,710,477.26	1,717,657.50	1,750,445.74
Real estate, etc.	379,270.41	431,535.28	442,226.41	439,671.97	427,569.67
Current expenses.	374,102.02	229,220.27	447,303.23	114,812.10	270,760.90
Premiums paid.	487,341.16	448,663.93	448,297.49	438,119.92	430,907.49
Cash items.	470,591.49	753,798.78	540,411.50	460,554.94	503,213.64
Clear'g-house exch'gs	135,386.32	95,649.04	76,387.12	91,262.03	83,647.65
Bills of other banks.	885,243.00	1,100,203.00	981,596.00	928,025.00	973,240.00
Fractional currency.	31,249.35	31,788.78	35,963.39	37,382.31	35,803.26
Specie.	3,415,722.18	3,472,454.90	3,607,712.82	3,780,222.37	3,991,582.21
Legal-tender notes.	1,793,551.00	1,969,271.00	2,037,366.00	2,022,491.00	2,036,657.00
U. S. cert's of deposit.	10,000.00	10,000.00	10,000.00	20,000.00	20,000.00
5 % fund with Treas.	221,563.21	222,039.10	221,232.21	224,861.21	227,692.61
Due from U. S. Treas.	25,972.65	15,799.52	14,912.86	11,595.86	18,549.40
Total.	81,966,988.10	86,681,526.05	87,286,452.70	86,286,823.95	87,548,671.30

CITY OF CHICAGO.

	21 banks.	22 banks.	22 banks.	22 banks.	23 banks.
Loans and discounts.	\$88,006,424.66	\$92,243,773.07	\$100,983,098.14	\$104,827,864.50	\$103,999,437.23
Bonds for circulation.	1,200,000.00	1,250,000.00	1,250,000.00	1,250,000.00	1,300,000.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.	48,500.00	668,550.00	974,750.00	1,017,000.00	704,200.00
Other stocks and b'ds	3,740,301.70	4,387,166.98	5,196,852.55	6,825,152.07	5,168,792.70
Due from res' veag'ts.	14,298,758.35	21,062,479.16	16,181,228.65	15,249,242.72	15,754,753.20
Due from nat'l banks.	5,397,671.97	4,826,563.71	4,823,390.30	4,726,643.85	4,384,484.78
Due from State banks.	680,562.81	689,635.54	724,784.09	865,303.61	870,439.59
Banking house, etc.	236,480.66	238,332.22	380,659.57	418,296.41	473,274.51
Real estate, etc.	222,561.70	117,465.15	201,141.53	29,374.41	155,821.96
Current expenses.	54,303.10	111,209.10	161,378.98	166,113.98	152,509.19
Premiums paid.	59,867.80	79,227.92	48,659.33	112,367.70	72,491.46
Clear'g-house exch'gs	7,025,706.19	6,763,014.31	6,633,998.21	6,484,719.70	7,623,845.08
Bills of other banks.	932,587.00	1,728,500.00	2,074,551.00	1,264,638.00	1,040,550.00
Fractional currency.	22,400.93	36,710.35	32,393.44	30,885.83	41,555.52
Specie.	19,971,168.61	21,175,143.60	23,284,350.75	23,083,015.40	22,315,853.90
Legal-tender notes.	6,471,891.00	9,585,901.00	11,571,341.00	9,300,786.00	6,876,207.00
U. S. cert's of deposit.	1,390,000.00	1,860,000.00	1,860,000.00	1,610,000.00	1,260,000.00
5 % fund with Treas.	54,000.00	56,250.00	56,250.00	56,250.00	58,500.00
Due from U. S. Treas.	85,700.00	92,500.00	71,500.00	109,050.00	59,200.00
Total.	150,198,886.48	167,282,422.11	176,810,327.54	177,726,704.18	172,612,219.12

MICHIGAN.

	98 banks.	98 banks.	96 banks.	96 banks.	96 banks.
Loans and discounts.	\$33,193,880.04	\$33,206,951.92	\$33,438,934.23	\$33,542,838.93	\$34,313,317.96
Bonds for circulation.	2,505,500.00	2,505,500.00	2,443,000.00	2,453,000.00	2,443,000.00
Bonds for deposits.	100,000.00	100,000.00	106,000.00	100,000.00	100,000.00
U. S. bonds on hand.	8,950.00	7,950.00	7,950.00	7,950.00	8,950.00
Other stocks and b'ds	620,294.49	772,142.86	699,520.14	754,951.31	773,456.66
Due from res' veag'ts.	4,570,636.48	6,113,141.20	5,311,750.09	6,298,718.47	6,479,631.27
Due from nat'l banks.	533,121.38	762,425.69	491,394.59	751,173.54	817,410.65
Due from State banks.	259,256.43	296,814.79	296,191.15	312,236.90	499,326.30
Banking house, etc.	1,024,168.98	1,026,567.70	1,037,155.27	1,054,594.92	1,058,556.39
Real estate, etc.	476,279.61	477,978.23	470,507.14	456,825.45	461,290.65
Current expenses.	250,633.23	129,899.67	223,783.63	50,275.87	193,572.84
Premiums paid.	210,149.58	207,796.66	204,109.16	189,211.16	191,132.79
Cash items.	183,725.55	175,185.51	245,257.49	230,624.66	230,672.40
Clear'g-house exch'gs	80,457.02	56,957.41	91,938.43	96,904.92	127,343.23
Bills of other banks.	457,352.00	378,240.00	421,151.00	509,788.00	446,535.00
Fractional currency.	16,075.60	21,855.46	19,123.05	18,626.21	17,366.72
Specie.	1,726,517.04	1,685,483.56	1,705,411.10	1,804,452.43	1,769,522.99
Legal-tender notes.	816,492.00	836,591.00	968,302.00	941,988.00	911,371.00
U. S. cert's of deposit.					
5 % fund with Treas.	112,185.00	112,747.50	109,935.00	109,935.00	109,934.70
Due from U. S. Treas.	10,710.40	25,698.00	12,454.00	11,297.50	12,867.50
Total.	47,156,384.83	48,899,927.16	48,297,867.47	49,693,393.27	50,965,259.05

BY STATES AND RESERVE CITIES—Continued.

ILLINOIS.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	182 banks.	182 banks.	185 banks.	188 banks.	188 banks.
Capital stock	\$16,504,000.00	\$16,548,000.00	\$16,781,000.00	\$16,956,000.00	\$17,046,000.00
Surplus fund	5,704,627.53	5,849,851.04	5,846,432.34	6,010,028.06	6,112,532.38
Undivided profits	2,979,982.62	2,566,663.54	3,090,716.30	2,445,418.17	2,879,285.30
Nat'l-bank circulation	4,416,347.00	4,418,307.00	4,464,317.00	4,513,197.00	4,554,477.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	17,396.50	90,111.78	21,913.56	103,713.16	31,551.16
Individual deposits	49,141,037.35	53,942,519.25	53,865,120.00	52,999,347.02	53,987,212.44
U. S. deposits	897,529.34	843,630.98	852,650.91	828,088.28	821,450.72
Dep'ts U.S.dis.officers	29,848.78	35,589.00	24,538.60	23,858.82	28,147.69
Due to national banks	436,981.31	411,235.87	528,707.11	507,784.53	446,129.98
Due to State banks	1,635,728.58	1,750,771.85	1,416,141.25	1,562,742.55	1,390,027.90
Notes rediscounted	141,949.09	121,845.74	293,635.63	231,305.13	160,856.73
Bills payable	61,560.00	103,000.00	92,000.00	105,000.00	88,000.00
Other liabilities .....	.....	.....	4,280.00	341.23	.....
Total	81,966,988.10	86,681,526.05	87,286,452.70	86,266,823.95	87,548,671.30

CITY OF CHICAGO.

	21 banks.	22 banks.	22 banks.	22 banks.	23 banks.
Capital stock	\$20,800,000.00	\$21,900,000.00	\$21,900,000.00	\$21,900,000.00	\$22,900,000.00
Surplus fund	9,315,000.00	9,707,500.00	9,709,000.00	10,004,500.00	10,054,900.00
Undivided profits	3,186,958.35	2,807,241.15	3,316,292.35	2,920,542.38	3,446,892.47
Nat'l-bank circulation	752,305.00	779,705.00	770,255.00	799,885.00	796,055.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	3,621.50	4,228.00	7,016.50	25,346.00	222,492.00
Individual deposits	65,332,498.92	68,077,231.82	80,465,503.49	80,335,812.97	77,602,282.14
U. S. deposits	282,499.22	276,328.90	245,270.44	237,762.95	276,870.32
Dep'ts U.S.dis.officers	14,238.72	19,016.73	16,310.47	20,987.17	20,020.81
Due to national banks	28,746,731.14	37,104,558.71	36,539,739.91	36,858,231.62	33,492,538.08
Due to State banks	21,725,033.63	26,606,611.80	23,830,939.38	24,623,636.09	23,727,334.70
Notes rediscounted .....	.....	.....	.....	.....	31,583.60
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities	40,000.00	.....	10,000.00	.....	41,250.00
Total	150,198,886.48	167,282,422.11	176,810,327.54	177,726,704.18	172,612,299.12

MICHIGAN.

	98 banks.	98 banks.	96 banks.	96 banks.	96 banks.
Capital stock	\$10,844,600.00	\$10,858,270.00	\$10,634,000.00	\$10,634,000.00	\$10,634,000.00
Surplus fund	3,095,238.33	3,179,687.60	3,116,567.60	3,198,933.29	3,220,283.29
Undivided profits	1,707,419.92	1,329,713.13	1,661,250.22	1,155,599.33	1,479,855.10
Nat'l-bank circulation	2,211,600.00	2,220,110.00	2,175,700.00	2,175,110.00	2,176,270.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	36,363.86	15,662.22	13,634.16	53,219.91	9,257.86
Individual deposits	27,895,506.63	29,632,791.85	29,276,868.15	30,796,868.10	31,843,686.22
U. S. deposits	95,857.47	93,961.81	95,979.67	89,757.79	75,995.51
Dep'ts U.S.dis.officers	4,634.45	4,762.53	2,972.64	201.79	2,342.25
Due to national banks	324,686.80	451,759.51	256,081.17	487,565.68	565,378.11
Due to State banks	564,683.90	942,395.41	764,198.86	911,848.44	817,662.31
Notes rediscounted	350,519.09	144,522.35	278,586.60	177,488.94	132,528.40
Bills payable	23,000.00	27,000.00	22,000.00	14,500.00	8,000.00
Other liabilities	2,271.38	9,290.75	28.40	300.00	.....
Total	47,156,384.83	48,899,927.16	48,297,867.47	49,695,393.27	50,965,259.05

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CITY OF DETROIT.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts.	\$15,453,582.25	\$16,347,170.23	\$17,288,601.14	\$16,754,932.16	\$18,162,563.99
Bonds for circulation.	450,000.00	450,000.00	450,000.00	500,000.00	500,000.00
Bonds for deposits.	400,000.00	400,000.00	400,000.00	300,000.00	300,000.00
U. S. bonds on hand.					
Other stocks and b'ds	147,054.20	83,432.52	96,785.02	86,785.02	104,785.02
Due from res'v'ag'ts	2,371,396.16	3,343,534.90	2,701,847.27	2,884,002.64	3,283,792.28
Due from nat'l banks	909,750.98	1,016,096.07	1,039,002.64	1,187,402.46	1,317,344.69
Due from State banks	353,583.89	449,176.59	463,955.52	511,061.07	384,884.69
Banking house, etc.	116,424.49	116,424.49	17,153.50	16,853.50	16,853.50
Real estate, etc.	178,538.88	180,105.50	184,474.94	111,078.92	91,036.68
Current expenses.	58,266.09	33,402.61	53,214.00	8,053.86	24,652.15
Premiums paid.	116,500.00	106,500.00	106,500.00	95,500.00	95,000.00
Cash items.	39,139.21	52,168.62	45,531.29	68,384.84	43,373.34
Clear'g-house exch'gs	451,009.29	316,479.34	290,565.26	276,657.83	307,001.00
Bills of other banks.	172,630.00	151,682.00	120,076.00	141,703.00	106,077.00
Fractional currency.	5,455.23	6,230.00	6,251.63	6,251.41	6,413.08
Specie.	950,665.25	1,083,417.50	1,329,545.80	1,279,736.50	1,176,104.55
Legal-tender notes.	1,192,275.00	1,150,351.00	989,719.00	1,218,619.00	1,151,353.00
U. S. cert's of deposit.					
5 % fund with Treas.	20,250.00	20,250.00	20,250.00	21,430.00	22,500.00
Due from U. S. Treas.	12,356.01	10,977.21	2,487.06	25,707.06	22,228.91
Total.	23,398,876.93	25,317,398.58	25,575,960.07	25,494,159.27	27,115,963.88

WISCONSIN.

	72 banks.	71 banks.	72 banks.	73 banks.	74 banks.
Loans and discounts.	\$22,651,778.02	\$22,796,109.16	\$23,267,597.98	\$23,742,207.74	\$24,647,222.58
Bonds for circulation.	1,631,750.00	1,671,750.00	1,696,750.00	1,671,750.00	1,684,250.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	11,650.00	950.00	950.00	950.00	1,050.00
Other stocks and b'ds	739,559.12	750,720.38	935,734.03	988,061.13	1,068,596.32
Due from res'v'ag'ts	3,898,372.66	4,536,915.21	4,111,690.84	3,937,859.41	4,149,699.87
Due from nat'l banks	448,778.52	644,184.41	558,926.57	508,561.98	486,998.55
Due from State banks	215,447.25	209,113.55	211,698.51	196,209.82	218,197.25
Banking house, etc.	659,867.95	749,119.73	763,766.12	762,487.18	714,200.86
Real estate, etc.	69,679.96	27,975.00	30,975.00	34,975.00	91,776.67
Current expenses.	152,419.37	94,615.50	161,232.52	33,665.73	119,967.70
Premiums paid.	149,764.61	150,761.35	155,308.80	142,069.55	137,820.00
Cash items.	140,206.76	194,633.48	138,034.51	168,131.35	199,300.55
Clear'g-house exch'gs					
Bills of other banks.	319,555.00	266,785.00	286,743.00	331,492.06	289,366.00
Fractional currency.	12,794.50	15,058.93	14,597.24	13,796.49	13,734.28
Specie.	1,570,467.93	1,531,320.06	1,657,519.09	1,682,664.24	1,837,144.95
Legal-tender notes.	630,863.00	611,791.00	657,173.00	597,799.00	592,801.00
U. S. cert's of deposit.					
5 % fund with Treas.	72,319.00	71,937.00	73,222.00	72,717.00	75,284.00
Due from U. S. Treas.	929.50	724.20	3,540.40	4,576.50	6,649.70
Total.	33,526,203.15	34,474,463.96	34,875,459.61	35,039,974.12	36,484,060.88

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	\$5,019,403.99	\$5,047,303.05	\$5,353,269.16	\$5,886,812.53	\$6,142,821.61
Bonds for circulation.	250,000.00	250,000.00	250,000.00	350,000.00	350,000.00
Bonds for deposits.	320,000.00	320,000.00	320,000.00	320,000.00	320,000.00
U. S. bonds on hand.	7,450.00	7,450.00	6,950.00	7,950.00	8,750.00
Other stocks and b'ds	425,970.00	475,495.50	483,404.14	603,437.41	746,412.99
Due from res'v'ag'ts	1,155,151.07	1,962,932.33	1,652,007.08	1,459,135.17	1,002,489.81
Due from nat'l banks	230,689.11	323,673.95	614,413.70	514,917.51	199,489.34
Due from State banks	61,543.82	60,117.04	72,778.17	102,556.83	62,198.19
Banking house, etc.	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
Real estate, etc.					
Current expenses.					
Premiums paid.	49,870.73	49,653.65	46,645.00	46,073.75	45,124.00
Cash items.	3,139.65	2,637.07	2,808.04	13,002.74	1,975.45
Clear'g-house exch'gs	214,080.71	218,665.61	164,913.64	151,444.76	201,271.91
Bills of other banks.	18,165.00	16,510.00	17,773.00	14,362.00	8,951.00
Fractional currency.	10,657.55	3,156.42	3,299.59	4,898.81	2,567.66
Specie.	807,441.00	807,575.00	832,006.00	900,205.00	974,365.00
Legal-tender notes.	465,725.00	398,938.00	346,163.00	369,775.00	368,057.00
U. S. cert's of deposit.					
5 % fund with Treas.	12,170.00	11,250.00	11,250.00	11,755.00	15,745.00
Due from U. S. Treas.	8,000.00	1,855.00	1,165.00	4,565.00	7,595.00
Total.	9,134,457.63	10,092,212.62	10,254,750.52	10,835,391.51	10,532,813.96

BY STATES AND RESERVE CITIES—Continued.

CITY OF DETROIT.

Liabilities.	DECEMBER 2.	MARCH 1	MAY 17.	JULY 12.	SEPTEMBER 30.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	\$4, 400, 000. 00	\$4, 400, 000. 00	\$4, 400, 000. 00	\$4, 400, 000. 00	\$4, 400, 000. 00
Surplus fund	620, 000. 00	631, 000. 00	634, 000. 00	648, 000. 00	651, 000. 00
Undivided profits	651, 801. 40	497, 973. 47	616, 854. 16	441, 519. 38	523, 084. 78
Nat'l-bank circulation	375, 420. 00	362, 070. 00	377, 400. 00	386, 630. 00	406, 280. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	10. 00	135. 00	166. 00	5, 219. 39	20, 287. 13
Individual deposits	10, 605, 003. 56	10, 602, 400. 25	11, 456, 550. 16	10, 748, 243. 18	11, 664, 200. 52
U. S. deposits	256, 123. 13	309, 998. 17	292, 364. 72	193, 332. 78	133, 273. 69
Dep'ts U.S.dis.officers	127, 312. 26	86, 568. 85	102, 653. 58	104, 348. 29	161, 660. 31
Due to national banks	2, 323, 020. 23	3, 437, 218. 23	3, 155, 534. 43	3, 674, 294. 49	3, 956, 761. 08
Due to State banks	3, 928, 547. 71	4, 990, 034. 61	4, 483, 437. 02	4, 892, 571. 76	5, 199, 416. 37
Notes rediscounted ..	111, 638. 64	.....	57, 000. 00	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities .....	.....	.....	.....	.....	.....
Total	23, 398, 876. 93	25, 317, 398. 58	25, 575, 960. 07	25, 494, 159. 27	27, 115, 963. 88

WISCONSIN.

	72 banks.	71 banks.	72 banks.	73 banks.	74 banks.
Capital stock	\$6, 245, 000. 00	\$6, 325, 100. 00	\$6, 480, 800. 00	\$6, 592, 150. 00	\$6, 652, 650. 00
Surplus fund	1, 798, 185. 02	1, 837, 364. 67	1, 850, 129. 67	1, 899, 216. 01	1, 902, 216. 01
Undivided profits	1, 107, 231. 73	836, 327. 14	1, 070, 746. 20	792, 418. 63	1, 033, 686. 63
Nat'l-bank circulation	1, 440, 456. 00	1, 455, 336. 00	1, 490, 926. 00	1, 458, 106. 00	1, 504, 436. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1, 824. 00	3, 359. 00	417. 00	30, 826. 00	722. 00
Individual deposits	22, 299, 284. 01	23, 299, 955. 79	23, 324, 465. 76	23, 619, 960. 91	24, 771, 050. 72
U. S. deposits	105, 773. 48	121, 167. 13	137, 082. 77	127, 360. 87	131, 392. 04
Dep'ts U.S.dis.officers	38, 305. 14	19, 839. 08	7, 104. 50	6, 362. 42	3, 496. 46
Due to national banks	56, 346. 23	88, 906. 44	78, 798. 27	92, 354. 31	85, 586. 29
Due to State banks	279, 934. 14	363, 558. 71	366, 714. 55	351, 923. 15	330, 089. 52
Notes rediscounted ..	82, 883. 40	117, 550. 00	62, 195. 19	57, 188. 57	51, 072. 40
Bills payable	71, 000. 00	6, 000. 00	6, 000. 00	12, 000. 00	17, 498. 52
Other liabilities .....	.....	.....	79. 70	107. 25	164. 29
Total	33, 526, 203. 15	34, 474, 463. 96	34, 875, 459. 61	35, 039, 974. 12	36, 484, 060. 88

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	\$850, 000. 00	\$850, 000. 00	\$850, 000. 00	\$850, 000. 00	\$850, 000. 00
Surplus fund	475, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00
Undivided profits	292, 637. 60	268, 861. 72	302, 404. 23	283, 371. 03	374, 458. 70
Nat'l-bank circulation	224, 400. 00	225, 000. 00	225, 000. 00	235, 100. 00	314, 900. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid .....	.....	.....	.....	.....	.....
Individual deposits	4, 919, 898. 27	5, 423, 887. 02	5, 716, 896. 78	6, 365, 437. 16	5, 941, 507. 08
U. S. deposits	119, 801. 69	174, 080. 48	178, 068. 37	74, 515. 31	147, 050. 65
Dep'ts U.S.dis.officers	194, 650. 53	140, 864. 21	138, 092. 55	227, 241. 89	169, 790. 64
Due to national banks	1, 550, 160. 47	1, 807, 525. 12	1, 723, 410. 45	1, 664, 945. 08	75, 247. 12
Due to State banks	432, 019. 49	726, 994. 07	645, 878. 14	659, 781. 04	1, 575, 983. 65
Notes rediscounted ..	75, 889. 58	.....	.....	.....	576, 461. 54
Bills payable .....	.....	.....	.....	.....	102, 414. 58
Other liabilities .....	.....	.....	.....	.....	.....
Total	9, 134, 457. 63	10, 092, 212. 62	10, 254, 750. 52	10, 835, 391. 51	10, 532, 813. 96

ABSTRACT OF REPORTS SINCE SEPTEMBER 23, 1891, ARRANGED

I O W A.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	147 banks.	149 banks.	150 banks.	154 banks.	157 banks.
Loans and discounts.	\$34,662,017.66	\$35,316,852.62	\$36,341,190.05	\$36,059,114.28	\$38,590,923.58
Bonds for circulation.	3,183,750.00	3,219,500.00	3,254,500.00	3,314,500.00	3,364,500.00
Bonds for deposits.	200,000.00	175,000.00	175,000.00	160,000.00	160,000.00
U. S. bonds on hand.	1,850.00	1,850.00	3,350.00	5,350.00	3,550.00
Other stocks and b'ds	1,302,587.66	1,287,232.53	1,223,964.55	1,408,933.11	1,408,804.70
Due from res've ag'ts	3,910,518.20	6,365,150.19	5,877,370.07	6,109,811.01	5,023,006.33
Due from nat'l banks.	1,516,225.46	1,943,656.83	2,122,969.34	2,210,475.29	1,841,635.35
Due from State banks	402,681.16	472,319.58	479,521.51	558,220.31	449,945.22
Banking house, etc.	1,533,807.50	1,471,650.54	1,518,117.97	1,524,552.20	1,559,422.91
Real estate, etc.	215,752.94	241,321.40	218,508.33	283,771.82	289,555.07
Current expenses	302,652.57	190,383.34	359,844.26	107,475.17	266,955.01
Premiums paid.	272,913.27	258,900.04	254,683.97	255,061.08	261,223.67
Cash items	332,083.89	477,210.00	248,587.89	273,787.68	380,303.84
Clear'g-house exch'gs	139,886.38	70,878.02	71,475.84	75,817.57	66,863.36
Bills of other banks.	517,258.00	631,927.00	611,289.00	546,683.00	542,886.00
Fractional currency	18,862.33	22,206.09	24,503.79	22,413.12	21,949.53
Specie.	1,732,001.79	1,836,213.46	2,161,630.90	2,145,988.57	2,041,613.95
Legal-tender notes	1,150,864.00	1,335,053.00	1,217,048.00	1,264,319.00	1,343,334.00
U. S. cert's of deposit.					
5 % fund with Treas.	141,427.15	140,251.61	144,290.31	145,165.31	147,200.85
Due from U. S. Treas.	4,337.86	11,707.49	10,647.10	9,456.80	10,637.31
Total	51,601,477.82	55,469,263.74	56,418,492.88	56,480,895.42	57,773,470.68

CITY OF DES MOINES.

Resources.	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	\$2,217,044.90	\$1,993,638.95	\$2,357,273.74	\$2,519,040.72	\$2,745,722.31
Bonds for circulation	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Bonds for deposits					
U. S. bonds on hand.					
Other stocks and b'ds	155,881.82	224,134.71	147,294.80	164,967.56	214,721.39
Due from res've ag'ts	309,185.30	504,544.49	742,690.41	557,008.91	369,282.72
Due from nat'l banks.	106,824.13	214,035.10	351,278.26	301,841.68	267,755.23
Due from State banks	58,544.34	63,085.86	48,261.29	57,065.87	69,126.64
Banking house, etc.	124,235.64	124,235.64	124,235.64	124,235.04	125,235.04
Real estate, etc.	69,142.08	79,667.98	78,908.04	88,356.51	78,719.14
Current expenses	21,133.91	13,236.77	14,998.72	7,101.16	18,189.66
Premiums paid	11,718.75	11,000.00	11,000.00	11,000.00	10,500.00
Cash items	5,884.06	6,940.78	6,776.10	5,615.19	3,975.43
Clear'g-house exch'gs	44,921.89	68,417.61	59,273.95	93,795.98	125,579.13
Bills of other banks.	46,478.00	54,673.00	54,543.00	84,321.00	50,620.00
Fractional currency.	2,328.33	2,124.11	2,707.69	5,833.54	4,147.42
Specie	110,745.10	120,959.30	213,900.40	216,108.95	173,676.15
Legal-tender notes	151,161.00	175,693.00	217,915.00	186,787.00	167,854.00
U. S. cert's of deposit.					
5 % fund with Treas.	6,750.00	6,750.00	6,750.00	6,750.00	6,750.00
Due from U. S. Treas.		1,000.00		1,000.00	1,000.00
Total	3,591,979.25	3,814,137.30	4,587,807.04	4,580,829.71	4,582,854.86

MINNESOTA.

Resources.	54 banks.	55 banks.	57 banks.	58 banks.	59 banks.
Loans and discounts	\$15,741,543.99	\$16,588,725.24	\$16,968,690.88	\$18,305,717.65	\$18,550,319.48
Bonds for circulation	1,164,800.00	1,177,300.00	1,212,300.00	1,224,800.00	1,267,300.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.				10,000.00	10,000.00
Other stocks and b'ds	295,201.80	280,031.19	287,318.04	253,232.05	281,343.55
Due from res've ag'ts	3,043,873.50	2,496,693.32	2,854,506.54	2,207,093.78	2,550,222.12
Due from nat'l banks.	395,182.74	473,114.70	496,584.44	432,507.40	282,057.58
Due from State banks	242,470.97	303,757.80	250,661.49	189,003.35	257,202.44
Banking house, etc.	739,354.22	758,491.04	787,155.42	799,488.90	832,377.80
Real estate, etc.	210,645.16	214,475.48	209,527.44	210,181.09	216,494.14
Current expenses	123,674.42	132,527.80	202,880.94	47,986.51	97,392.15
Premiums paid	111,237.93	106,498.35	107,558.35	107,303.94	107,474.04
Cash items	87,419.59	126,356.99	54,197.44	81,535.58	68,895.82
Clear'g-house exch'gs	111,581.33	28,904.19	110,251.77	43,597.85	84,573.58
Bills of other banks.	189,142.00	110,843.00	97,044.00	114,964.00	102,955.00
Fractional currency.	7,019.20	8,022.47	9,310.86	8,358.10	8,300.42
Specie	942,392.19	957,344.36	984,138.78	862,530.88	1,018,862.21
Legal-tender notes	418,101.00	354,349.00	346,458.00	439,756.00	371,379.00
U. S. cert's of deposit.					
5 % fund with Treas.	50,061.00	52,978.50	50,813.50	50,528.50	52,258.50
Due from U. S. Treas.	3,261.33	7,786.00	5,037.00	4,189.50	4,189.50
Total	23,926,962.37	24,228,199.43	25,084,734.89	25,443,675.08	26,213,602.93

BY STATES AND RESERVE CITIES—Continued.

I O W A .

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	147 banks.	149 banks.	150 banks.	154 banks.	157 banks.
Capital stock	\$12, 790, 000. 00	\$13, 286, 575. 00	\$13, 415, 000. 00	\$13, 625, 000. 00	\$13, 820, 000. 00
Surplus fund	2, 787, 617. 69	2, 925, 674. 86	2, 962, 444. 42	2, 997, 169. 28	3, 004, 369. 28
Undivided profits	1, 523, 100. 18	1, 159, 132. 16	1, 535, 391. 60	1, 016, 138. 65	1, 362, 988. 89
Nat'l-bank circulation	2, 819, 057. 00	2, 796, 292. 00	2, 862, 747. 00	2, 889, 262. 00	2, 954, 384. 50
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	18, 239. 58	21, 636. 92	20, 278. 01	64, 279. 82	21, 915. 17
Individual deposits ...	26, 771, 679. 07	28, 963, 912. 11	29, 397, 491. 72	29, 471, 741. 65	30, 491, 755. 68
U. S. deposits	143, 180. 77	134, 004. 99	145, 457. 86	100, 131. 26	94, 501. 37
Dep'ts U.S.dis.officers	41, 049. 91	27, 163. 53	24, 301. 57	25, 475. 43	45, 202. 39
Due to national banks	1, 390, 859. 25	1, 996, 769. 09	2, 218, 605. 80	2, 415, 900. 78	66, 174. 26
Due to State banks ...	2, 558, 722. 33	3, 719, 807. 83	3, 637, 254. 89	3, 745, 581. 20	1, 854, 135. 24
Notes rediscounted ..	588, 972. 04	330, 595. 25	143, 021. 01	107, 215. 35	3, 565, 105. 15
Bills payable	169, 000. 00	107, 700. 00	56, 500. 00	23, 000. 00	446, 938. 75
Other liabilities .....	.....	.....	.....	.....	46, 000. 00
Total	51, 601, 477. 82	55, 469, 263. 74	56, 418, 492. 88	56, 480, 895. 42	57, 773, 470. 68

C I T Y O F D E S M O I N E S .

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$700, 000. 00	\$700, 000. 00	\$700, 000. 00	\$700, 000. 00	\$700, 000. 00
Surplus fund	309, 000. 00	310, 300. 00	310, 300. 00	311, 500. 00	311, 500. 00
Undivided profits	153, 851. 24	133, 429. 64	145, 035. 74	121, 180. 53	152, 385. 45
Nat'l-bank circulation	133, 640. 00	131, 380. 00	131, 430. 00	128, 660. 00	135, 000. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	1, 614. 00	2, 179. 75	2, 017. 75	3, 157. 50	1, 651. 50
Individual deposits ...	1, 336, 965. 75	1, 413, 559. 73	1, 707, 627. 20	1, 582, 176. 86	1, 804, 184. 81
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	216, 579. 51	674, 908. 00	424, 715. 14	503, 144. 67	452, 214. 01
Due to State banks ...	680, 328. 75	448, 380. 18	1, 166, 681. 21	1, 231, 010. 15	1, 025, 919. 09
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable	10, 000. 00	.....	.....	.....	.....
Total	3, 591, 979. 25	3, 814, 137. 30	4, 587, 807. 04	4, 580, 829. 71	4, 582, 854. 86

M I N N E S O T A .

	54 banks.	55 banks.	57 banks.	58 banks.	59 banks.
Capital stock	\$5, 272, 000. 00	\$5, 369, 200. 00	\$5, 432, 650. 00	\$5, 492, 000. 00	\$5, 668, 850. 00
Surplus fund	1, 041, 611. 95	1, 082, 562. 05	1, 065, 762. 05	1, 061, 573. 12	1, 063, 173. 12
Undivided profits	951, 289. 09	822, 984. 48	930, 828. 38	722, 203. 28	793, 050. 73
Nat'l-bank circulation	1, 019, 880. 00	1, 050, 335. 00	1, 058, 735. 00	1, 076, 815. 00	1, 110, 535. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	3, 587. 00	4, 683. 32	1, 405. 12	37, 878. 37	4, 596. 87
Individual deposits ...	14, 521, 966. 51	14, 752, 363. 34	14, 978, 602. 25	15, 801, 502. 86	16, 399, 764. 46
U. S. deposits	21, 280. 80	18, 307. 78	30, 293. 45	21, 474. 77	33, 351. 49
Dep'ts U.S.dis.officers	25, 965. 90	30, 458. 99	19, 706. 55	15, 602. 42	6, 648. 51
Due to national banks	390, 469. 44	424, 834. 01	425, 506. 49	281, 106. 70	276, 535. 66
Due to State banks ...	460, 942. 18	469, 476. 99	868, 366. 70	689, 709. 74	610, 038. 26
Notes rediscounted ..	217, 949. 50	202, 474. 16	214, 174. 38	223, 501. 06	190, 452. 24
Bills payable .....	.....	.....	8, 000. 00	20, 000. 00	56, 000. 00
Other liabilities	20. 00	523. 31	704. 52	307. 76	606. 59
Total	23, 926, 962. 37	24, 228, 199. 43	25, 084, 734. 89	25, 443, 675. 08	26, 213, 602. 93

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CITY OF ST. PAUL.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$13, 171, 284. 10	\$13, 210, 006. 46	\$13, 896, 684. 38	\$15, 113, 268. 10	\$15, 973, 906. 24
Bonds for circulation.	300, 000. 00	300, 000. 00	300, 000. 00	300, 000. 00	300, 000. 00
Bonds for deposits.	475, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00
U. S. bonds on hand.	552, 062. 90	559, 019. 56	534, 102. 86	545, 467. 14	501, 699. 74
Other stocks and b'ds	2, 545, 071. 37	2, 985, 301. 37	2, 304, 097. 23	1, 814, 395. 13	1, 311, 135. 14
Due from res'v'e ag'ts.	414, 432. 96	491, 382. 27	421, 547. 13	300, 169. 85	323, 662. 82
Due from nat'l banks.	374, 312. 62	192, 587. 77	182, 268. 67	223, 447. 90	307, 202. 51
Due from State banks	816, 978. 14	831, 991. 37	841, 485. 76	841, 601. 01	811, 655. 01
Banking house, etc.	209, 316. 71	227, 433. 43	227, 166. 53	246, 370. 25	248, 098. 84
Real estate, etc.	54, 510. 71	49, 636. 76	75, 480. 69	1, 545. 23	34, 205. 22
Current expenses	56, 781. 25	54, 712. 12	53, 712. 12	51, 730. 57	51, 730. 57
Premiums paid.	83, 322. 72	53, 458. 17	65, 312. 57	28, 857. 56	71, 132. 14
Cash items	409, 175. 54	359, 543. 50	295, 394. 97	383, 681. 36	396, 501. 35
Clear'g-house exch'gs	261, 009. 00	48, 148. 00	81, 332. 00	131, 558. 00	38, 326. 00
Bills of other banks.	3, 563. 25	1, 975. 69	2, 142. 60	3, 452. 46	2, 474. 99
Fractional currency.	1, 881, 141. 34	1, 929, 204. 03	2, 157, 920. 80	2, 378, 092. 13	1, 811, 218. 47
Specie.	523, 978. 00	156, 503. 00	280, 658. 00	498, 528. 00	191, 034. 00
Legal-tender notes.					
U. S. cert's of deposit.	13, 500. 00	11, 650. 00	13, 107. 32	13, 500. 00	13, 500. 00
5 % fund with Treas.	8, 503. 35	5, 347. 62	17, 250. 00	8, 507. 17	12, 317. 02
Due from U. S. Treas					
Total.	22, 154, 006. 96	21, 942, 901. 12	22, 224, 663. 63	23, 359, 171. 86	22, 909, 800. 06

CITY OF MINNEAPOLIS.

	6 banks.	6 banks.	7 banks.	7 banks.	7 banks.
	6 banks.	6 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts.	\$12, 332, 108. 22	\$11, 681, 939. 53	\$10, 923, 735. 58	\$12, 802, 396. 39	\$12, 926, 689. 02
Bonds for circulation.	300, 000. 00	300, 000. 00	350, 000. 00	350, 000. 00	350, 000. 00
Bonds for deposits.	100, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00	50, 000. 00
U. S. bonds on hand.	49, 563. 87	54, 995. 36	48, 971. 93	152, 796. 17	310, 804. 53
Other stocks and b'ds	1, 821, 378. 38	1, 687, 299. 05	2, 396, 335. 13	1, 585, 569. 31	1, 659, 953. 51
Due from res'v'e ag'ts.	1, 161, 653. 72	677, 700. 20	682, 771. 34	769, 640. 03	624, 694. 39
Due from nat'l banks.	401, 207. 77	168, 080. 48	278, 509. 49	411, 933. 14	460, 739. 69
Due from State banks	566, 721. 12	560, 649. 01	562, 516. 01	265, 382. 37	260, 480. 52
Banking house, etc.	208, 138. 58	358, 230. 96	371, 463. 61	126, 027. 35	128, 716. 59
Real estate, etc.	99, 098. 70	62, 160. 06	130, 821. 59	19, 096. 96	43, 320. 60
Current expenses	49, 500. 00	35, 750. 00	43, 875. 00	43, 375. 00	43, 375. 00
Premiums paid	12, 023. 08	21, 690. 19	22, 697. 93	20, 590. 56	16, 706. 56
Cash items	786, 219. 51	552, 656. 55	451, 443. 33	381, 463. 43	633, 919. 88
Clear'g-house exch'gs	129, 392. 00	77, 467. 00	230, 002. 00	78, 862. 00	122, 260. 00
Bills of other banks.	2, 183. 40	2, 405. 95	8, 236. 06	3, 685. 56	6, 329. 98
Fractional currency.	716, 792. 82	775, 916. 50	855, 145. 13	861, 426. 51	847, 404. 28
Specie.	501, 000. 00	564, 401. 00	1, 060, 410. 00	453, 230. 00	566, 895. 00
Legal-tender notes					
U. S. cert's of deposit.	13, 500. 00	13, 400. 00	13, 500. 00	15, 550. 00	15, 750. 00
5 % fund with Treas.	3, 790. 00		2, 250. 00	200. 00	1, 100. 00
Due from U. S. Treas.					
Total.	19, 254, 271. 17	17, 644, 741. 84	18, 482, 184. 13	18, 391, 224. 78	19, 076, 139. 55

MISSOURI.

	59 banks.	59 banks.	58 banks.	58 banks.	57 banks.
	59 banks.	59 banks.	58 banks.	58 banks.	57 banks.
Loans and discounts	\$10, 064, 007. 37	\$10, 222, 915. 49	\$10, 163, 647. 76	\$9, 801, 327. 30	\$9, 957, 089. 27
Bonds for circulation	1, 207, 800. 00	1, 207, 800. 00	1, 195, 300. 00	1, 185, 300. 00	1, 182, 800. 00
Bonds for deposits.					
U. S. bonds on hand.	13, 850. 00	14, 150. 00	14, 100. 00	14, 150. 00	14, 150. 00
Other stocks and b'ds	763, 358. 53	753, 257. 42	770, 987. 20	792, 617. 32	776, 292. 74
Due from res'v'e ag'ts.	1, 182, 523. 01	1, 821, 338. 68	1, 506, 828. 30	1, 291, 363. 87	1, 488, 751. 67
Due from nat'l banks.	150, 383. 72	179, 321. 55	190, 501. 00	158, 727. 22	143, 902. 37
Due from State banks	191, 382. 41	261, 724. 49	205, 217. 03	221, 385. 78	156, 728. 89
Banking house, etc.	467, 689. 04	476, 611. 51	483, 072. 65	486, 932. 69	478, 554. 62
Real estate, etc.	85, 138. 55	61, 638. 92	87, 318. 61	108, 732. 02	119, 627. 45
Current expenses	136, 394. 83	87, 903. 39	125, 088. 86	38, 577. 00	81, 603. 15
Premiums paid	140, 229. 87	139, 174. 50	130, 658. 75	123, 518. 75	120, 215. 62
Cash items	94, 557. 97	107, 931. 10	76, 510. 70	78, 834. 51	75, 598. 26
Clear'g-house exch'gs			8, 597. 98		
Bills of other banks.	188, 691. 00	185, 023. 00	188, 561. 00	164, 434. 00	169, 162. 00
Fractional currency.	4, 524. 54	5, 284. 94	4, 378. 34	4, 586. 62	4, 222. 45
Specie	439, 304. 62	437, 417. 46	415, 585. 85	439, 454. 63	467, 436. 75
Legal-tender notes	383, 322. 00	354, 659. 00	325, 019. 00	440, 573. 00	367, 803. 00
U. S. cert's of deposit.					
5 % fund with Treas.	53, 851. 00	54, 350. 60	53, 758. 10	53, 948. 10	52, 725. 70
Due from U. S. Treas.	690. 00		600. 00	600. 00	549. 00
Total.	15, 567, 698. 46	16, 370, 501. 85	15, 895, 731. 13	15, 405, 062. 81	15, 657, 212. 97

BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. PAUL.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	\$4, 800, 000. 00	\$4, 800, 000. 00	\$4, 800, 000. 00	\$4, 800, 000. 00	\$4, 800, 000. 00
Surplus fund	1, 283, 000. 00	1, 288, 000. 00	1, 283, 000. 00	1, 298, 000. 00	1, 298, 000. 00
Undivided profits....	1, 218, 149. 11	1, 085, 580. 49	1, 279, 732. 90	1, 114, 016. 92	1, 294, 753. 32
Nat'l-bank circulation	264, 880. 00	254, 790. 00	260, 670. 00	259, 790. 00	269, 160. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	1, 916. 00	3, 133. 00	1, 220. 00	20, 153. 00	2, 968. 50
Individual deposits...	8, 981, 021. 53	9, 337, 862. 74	9, 819, 726. 54	10, 887, 790. 75	10, 316, 417. 80
U. S. deposits.....	179, 407. 89	169, 756. 58	216, 284. 03	261, 046. 77	213, 675. 34
Dep'ts U.S.dis.officers	319, 412. 31	293, 796. 86	250, 328. 47	211, 876. 59	258, 055. 02
Due to national banks	2, 965, 888. 12	2, 648, 175. 06	2, 403, 429. 03	2, 525, 775. 43	2, 879, 956. 89
Due to State banks...	2, 140, 332. 00	2, 061, 806. 39	1, 905, 272. 66	1, 980, 722. 40	1, 376, 813. 19
Notes rediscounted ..	.....	.....	.....	.....	200, 000. 00
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total	22, 154, 006. 96	21, 942, 901. 12	22, 224, 663. 63	23, 359, 171. 86	22, 909, 800. 06

CITY OF MINNEAPOLIS.

	6 banks.	6 banks.	7 banks.	7 banks.	7 banks.
Capital stock.....	\$4, 500, 000. 00	\$4, 500, 000. 00	\$4, 605, 000. 00	\$4, 874, 000. 00	\$4, 931, 000. 00
Surplus fund	660, 000. 00	637, 500. 00	637, 500. 00	639, 000. 00	639, 000. 00
Undivided profits....	753, 195. 98	600, 251. 70	734, 984. 98	663, 483. 62	774, 522. 47
Nat'l-bank circulation	253, 600. 00	253, 120. 00	249, 980. 00	266, 830. 00	291, 680. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	176. 00	782. 00	248. 00	46, 435. 50	1, 152. 00
Individual deposits...	9, 607, 858. 90	8, 734, 689. 45	9, 508, 049. 96	9, 133, 615. 83	9, 419, 458. 24
U. S. deposits.....	45, 225. 96	45, 869. 30	44, 367. 31	47, 489. 22	35, 357. 56
Dep'ts U.S.dis.officers	3, 789. 70	4, 264. 28	6, 166. 49	322. 20	3, 003. 57
Due to national banks	1, 364, 064. 76	1, 371, 148. 69	1, 353, 332. 39	1, 521, 627. 20	1, 799, 711. 92
Due to State banks...	1, 281, 401. 97	1, 428, 086. 42	1, 216, 264. 49	1, 097, 842. 01	1, 100, 773. 34
Notes rediscounted ..	484, 937. 90	69, 030. 00	126, 290. 51	100, 578. 20	80, 480. 45
Bills payable.....	300, 000. 00	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total	19, 254, 271. 17	17, 644, 741. 84	18, 482, 184. 13	18, 391, 224. 78	19, 076, 139. 55

MISSOURI.

	59 banks.	59 banks.	58 banks.	58 banks.	57 banks.
Capital stock	\$4, 680, 000. 00	\$4, 690, 000. 00	\$4, 640, 000. 00	\$4, 640, 000. 00	\$4, 590, 000. 00
Surplus fund	713, 719. 57	745, 281. 99	737, 781. 99	742, 768. 63	749, 668. 63
Undivided profits....	461, 414. 34	296, 357. 50	423, 955. 37	249, 887. 07	370, 188. 33
Nat'l-bank circulation	1, 081, 160. 00	1, 081, 300. 00	1, 070, 820. 00	1, 070, 870. 00	1, 059, 580. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	3, 267. 50	3, 171. 00	766. 00	20, 897. 00	1, 076. 50
Individual deposits...	8, 122, 483. 58	9, 107, 060. 03	8, 535, 492. 98	8, 193, 481. 71	8, 517, 629. 17
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	64, 379. 78	44, 896. 40	46, 553. 03	75, 405. 39	25, 455. 25
Due to State banks...	82, 511. 47	100, 589. 52	68, 287. 64	62, 411. 87	73, 153. 35
Notes rediscounted ..	164, 762. 22	148, 845. 41	241, 074. 12	230, 286. 76	178, 461. 74
Bills payable.....	194, 000. 00	153, 000. 00	126, 000. 00	118, 000. 00	92, 000. 00
Other liabilities.....	.....	.....	.....	1, 054. 38	.....
Total	15, 567, 698. 46	16, 370, 501. 85	15, 895, 731. 13	15, 405, 062. 81	15, 657, 212. 97

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

CITY OF ST. LOUIS.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts	\$26,582,909.53	\$28,409,765.37	\$29,209,030.77	\$30,301,414.03	\$32,931,509.76
Bonds for circulation	450,000.00	450,000.00	450,000.00	450,000.00	450,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand	-----	-----	-----	6,000.00	-----
Other stocks and b'ds	2,008,301.96	2,249,510.60	2,332,537.60	2,170,723.98	2,108,483.30
Due from res' veag'ts	-----	-----	-----	-----	-----
Due from nat'l banks	3,331,609.10	5,127,099.59	5,480,604.96	3,917,189.97	3,791,265.02
Due from State banks	589,219.01	540,272.95	691,498.46	810,164.01	695,549.39
Banking house, etc	876,089.65	876,149.65	876,318.05	873,308.05	873,308.05
Real estate, etc	184,648.30	182,922.17	182,922.17	192,572.17	190,048.30
Current expenses	26,184.70	97,341.45	125,209.22	47,605.09	111,202.60
Premiums paid	102,125.00	94,125.00	93,625.00	89,800.00	89,300.00
Cash items	137,067.67	123,361.53	102,452.86	134,535.83	115,609.76
Clear'g-house exch'gs	1,598,044.38	1,230,399.27	958,901.47	1,482,466.74	1,240,466.36
Bills of other banks	250,336.00	283,648.00	401,156.00	190,845.00	115,478.00
Fractional currency	3,387.08	4,293.63	3,934.89	3,065.06	4,100.68
Specie	4,013,803.20	5,248,664.80	5,917,999.00	5,053,353.15	4,591,524.85
Legal-tender notes	2,351,055.00	2,296,286.00	1,928,575.00	1,384,048.00	1,315,536.00
U. S. cert's of deposit	40,000.00	30,000.00	30,000.00	30,000.00	230,000.00
5 % fund with Treas.	20,250.00	20,250.00	20,250.00	20,250.00	20,250.00
Due from U. S. Treas.	6,000.00	5,000.00	3,000.00	-----	4,500.00
Total	42,821,030.58	47,519,094.01	49,058,007.50	47,407,341.08	49,128,132.07

KANSAS CITY.

	11 banks.	10 banks.	10 banks.	10 banks.	11 banks.
Loans and discounts	\$16,949,728.92	\$16,318,069.60	\$17,199,482.81	\$17,422,197.70	\$18,348,087.15
Bonds for circulation	550,000.00	500,000.00	500,000.00	500,000.00	550,000.00
Bonds for deposits	100,000.00	100,000.00	150,000.00	100,000.00	100,000.00
U. S. bonds on hand	-----	50,000.00	400.00	-----	-----
Other stocks and b'ds	1,237,638.14	1,374,155.04	1,381,114.44	1,388,846.52	1,294,836.99
Due from res' veag'ts	3,111,095.99	4,579,066.66	3,720,371.16	3,150,768.01	4,569,715.89
Due from nat'l banks	766,088.13	714,927.29	647,186.66	859,630.96	993,109.41
Due from State banks	587,201.83	781,056.89	737,515.90	730,676.74	665,570.65
Banking house, etc	381,329.84	381,909.78	382,511.28	381,229.42	392,378.57
Real estate, etc	238,796.94	221,403.27	278,205.29	305,884.29	316,557.68
Current expenses	93,952.26	58,343.63	71,409.45	23,595.30	63,078.95
Premiums paid	107,375.00	91,250.00	68,563.00	81,500.00	82,000.00
Cash items	61,034.19	81,324.46	69,775.78	53,489.73	53,368.59
Clear'g-house exch'gs	680,849.31	589,054.67	382,831.69	593,779.84	503,993.94
Bills of other banks	291,818.00	438,895.00	368,822.00	331,292.60	371,257.00
Fractional currency	5,764.50	7,336.09	5,136.38	6,153.73	8,309.85
Specie	1,127,089.00	1,559,628.55	1,477,570.15	1,784,446.75	1,522,074.25
Legal-tender notes	1,338,961.00	1,005,464.00	1,096,441.00	1,144,150.00	1,145,900.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas.	24,750.00	22,500.00	22,500.00	22,500.00	24,750.00
Due from U. S. Treas.	11,200.00	-----	-----	5,000.00	25,850.00
Total	27,664,673.05	28,874,404.93	28,499,827.99	28,885,140.99	31,030,838.92

CITY OF ST. JOSEPH.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	\$4,992,367.60	\$5,114,818.21	\$5,423,337.16	\$5,532,683.28	\$5,753,317.33
Bonds for circulation	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	-----	-----	-----	-----	-----
Other stocks and b'ds	85,144.58	93,164.85	86,481.29	123,833.83	160,378.01
Due from res' veag'ts	711,708.11	800,087.72	648,113.56	746,477.50	933,812.64
Due from nat'l banks	453,545.75	453,868.02	425,780.80	735,901.84	642,383.86
Due from State banks	73,908.18	246,425.60	72,518.09	57,475.86	80,849.68
Banking house, etc	130,350.00	129,218.49	129,218.49	128,350.00	128,350.00
Real estate, etc	7,000.00	6,625.00	7,141.80	7,141.80	9,922.73
Current expenses	19,179.85	9,580.35	14,810.86	1,401.24	13,308.56
Premiums paid	32,253.03	32,253.03	32,253.03	32,253.03	31,500.00
Cash items	80,661.99	58,741.63	74,150.63	65,591.12	51,921.97
Clear'g-house exch'gs	128,511.94	134,923.21	69,784.00	85,257.57	141,342.87
Bills of other banks	32,783.00	39,763.00	19,056.00	27,334.00	25,105.00
Fractional currency	1,023.09	923.56	740.93	1,446.90	561.58
Specie	216,459.30	264,931.80	318,137.35	338,033.35	334,217.30
Legal-tender notes	255,996.00	285,262.00	301,952.00	275,653.00	298,563.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas.	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00
Due from U. S. Treas.	1,000.00	-----	3,688.00	1,600.00	-----
Total	7,585,392.42	8,034,088.47	7,990,663.99	8,523,936.32	8,970,034.53

BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. LOUIS.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock.....	\$10,700,000.00	\$10,700,000.00	\$10,700,000.00	\$10,700,000.00	\$10,700,000.00
Surplus fund.....	1,451,500.00	1,503,000.00	1,528,000.00	1,616,000.00	1,668,000.00
Undivided profits....	751,588.75	925,417.74	1,010,995.58	850,456.16	1,032,153.84
Nat'l-bank circulation	405,000.00	405,000.00	359,580.00	360,200.00	405,000.00
Dividends unpaid....	86,588.50	30,175.50	12,767.50	5,679.00	56,413.50
Individual deposits...	17,823,625.73	18,621,664.18	21,111,200.98	19,894,674.89	20,006,365.54
U. S. deposits.....	250,000.00	250,000.00	250,000.00	250,000.00	240,000.00
Dep'ts U.S.dis.officers					
Due to national banks	5,659,046.27	8,712,791.79	8,060,358.59	7,761,956.78	8,503,023.21
Due to State banks...	5,465,457.88	6,371,014.80	5,945,052.31	5,962,374.25	6,265,109.15
Notes rediscounted...	228,223.45		80,052.54		252,066.83
Bills payable.....					
Total.....	42,821,030.58	47,519,094.01	49,058,007.50	47,407,341.08	49,128,132.07

KANSAS CITY.

	11 banks.	10 banks.	10 banks.	10 banks.	11 banks.
Capital stock.....	\$7,800,000.00	\$6,800,000.00	\$6,800,000.00	\$6,800,000.00	\$6,900,000.00
Surplus fund.....	940,500.00	960,000.00	964,500.00	852,500.00	855,500.00
Undivided profits....	453,064.73	254,330.00	324,039.79	159,519.22	262,864.45
Nat'l-bank circulation	495,000.00	450,000.00	450,000.00	450,000.00	495,000.00
State-bank circulation					
Dividends unpaid....	314.00	1,324.00	1,308.50	15,008.75	21,500.25
Individual deposits...	9,488,693.69	10,042,467.03	9,892,659.97	10,118,940.75	10,937,157.18
U. S. deposits.....	74,161.59	79,458.70	79,936.56	79,343.65	65,453.99
Dep'ts U.S.dis.officers	21,169.82	12,281.28	14,947.89	11,335.53	25,485.54
Due to national banks	4,619,319.08	5,558,402.82	5,344,622.78	5,896,942.93	6,197,918.90
Due to State banks...	3,772,450.14	4,716,141.10	4,627,812.50	4,471,550.16	5,269,958.61
Notes rediscounted...					
Bills payable.....				30,000.00	
Total.....	27,664,673.05	28,874,404.93	28,499,827.99	28,885,140.99	31,030,838.92

CITY OF ST. JOSEPH.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock.....	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00
Surplus fund.....	187,500.00	197,000.00	198,000.00	209,000.00	209,000.00
Undivided profits....	112,268.82	71,214.49	167,096.99	44,789.50	111,885.46
Nat'l-bank circulation	270,000.00	270,060.00	269,390.00	270,000.00	270,000.00
State-bank circulation					
Dividends unpaid....	15.00	431.00	580.00	23,411.00	829.00
Individual deposits...	3,274,966.42	3,422,377.73	3,325,292.12	3,503,646.22	3,946,196.62
U. S. deposits.....	48,960.45	49,067.41	49,055.02	44,862.34	44,453.55
Dep'ts U.S.dis.officers	259.20	451.50	586.27	47.30	169.30
Due to national banks	491,203.25	658,913.54	768,037.25	923,005.83	858,649.24
Due to State banks...	1,046,407.45	1,361,632.80	1,222,626.34	1,505,174.13	1,528,851.36
Notes rediscounted...	53,811.83				
Bills payable.....	100,000.00		50,000.00		
Total.....	7,585,392.42	8,034,088.47	7,990,663.99	8,523,936.32	8,970,034.53

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

KANSAS.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	149 banks.	146 banks.	145 banks.	143 banks.	142 banks.
Loans and discounts.	\$24, 211, 848. 30	\$23, 608, 928. 10	\$23, 480, 223. 36	\$23, 445, 461. 56	\$23, 466, 182. 91
Bonds for circulation.	3, 005, 250. 00	2, 967, 750. 00	2, 955, 250. 00	2, 930, 250. 00	2, 892, 750. 00
Bonds for deposits.	500, 000. 00	450, 000. 00	400, 000. 00	310, 000. 00	310, 000. 00
U. S. bonds on hand.	8, 000. 00	8, 000. 00	8, 000. 00	9, 100. 00	9, 100. 00
Other stocks and b'ds	779, 827. 06	747, 567. 95	789, 849. 44	849, 897. 35	965, 608. 66
Due from res've ag'ts.	3, 252, 380. 86	4, 395, 285. 72	4, 554, 741. 46	4, 820, 306. 88	5, 807, 198. 18
Due from nat'l banks.	847, 875. 63	1, 204, 283. 41	997, 612. 10	1, 006, 680. 11	977, 482. 07
Due from State banks	286, 712. 90	228, 230. 72	243, 479. 50	165, 297. 60	368, 556. 27
Banking house, etc.	1, 705, 749. 37	1, 676, 379. 25	1, 659, 348. 26	1, 615, 011. 07	1, 604, 787. 12
Real estate, etc.	673, 130. 69	717, 314. 10	717, 301. 21	800, 026. 99	743, 018. 99
Current expenses.	356, 980. 50	197, 696. 20	322, 408. 67	142, 334. 07	228, 296. 73
Premiums paid.	347, 019. 30	304, 909. 69	290, 638. 03	276, 483. 88	266, 798. 64
Cash items.	512, 076. 17	365, 653. 33	368, 003. 18	295, 273. 38	298, 058. 46
Clear'g-house exch'gs	31, 735. 08	37, 010. 95	35, 621. 75	33, 526. 27	37, 413. 62
Bills of other banks.	505, 504. 00	532, 964. 00	488, 078. 00	633, 239. 00	587, 321. 00
Fractional currency.	14, 949. 37	17, 511. 77	18, 733. 23	19, 787. 66	16, 141. 23
Specie.	1, 479, 451. 56	1, 342, 285. 65	1, 414, 666. 02	1, 460, 480. 08	1, 567, 896. 96
Legal-tender notes.	1, 067, 354. 00	1, 071, 959. 00	1, 087, 326. 00	1, 050, 320. 00	940, 552. 00
U. S. cert's of deposit.					10, 000. 00
5 % fund with Treas.	131, 266. 75	131, 783. 75	129, 724. 16	129, 256. 75	126, 730. 50
Due from U. S. Treas.	5, 562. 71	7, 058. 61	5, 433. 25	1, 566. 75	6, 589. 28
Total.	39, 722, 674. 30	40, 012, 572. 20	39, 996, 437. 62	39, 994, 299. 35	41, 230, 482. 67

NEBRASKA.

	131 banks.	131 banks.	129 banks.	128 banks.	128 banks.
Loans and discounts.	\$22, 226, 625. 93	\$22, 130, 878. 99	\$22, 077, 025. 58	\$21, 916, 887. 98	\$23, 374, 255. 61
Bonds for circulation.	2, 391, 250. 00	2, 378, 750. 00	2, 351, 250. 00	2, 326, 250. 00	2, 326, 250. 00
Bonds for deposits.					
U. S. bonds on hand.			6, 000. 00		
Other stocks and b'ds	371, 829. 82	343, 049. 22	362, 333. 36	361, 420. 69	428, 639. 22
Due from res've ag'ts.	2, 498, 202. 81	3, 666, 866. 37	3, 903, 377. 52	4, 557, 372. 95	3, 899, 728. 51
Due from nat'l banks.	500, 319. 64	774, 991. 97	782, 961. 69	945, 272. 23	882, 975. 90
Due from State banks	133, 559. 03	208, 703. 65	234, 981. 88	311, 428. 15	199, 259. 96
Banking house, etc.	1, 448, 204. 71	1, 451, 860. 08	1, 383, 197. 93	1, 381, 822. 37	1, 409, 362. 15
Real estate, etc.	348, 021. 56	383, 517. 90	355, 325. 90	365, 039. 06	446, 955. 12
Current expenses.	322, 544. 89	241, 983. 69	379, 144. 07	147, 544. 77	248, 163. 84
Premiums paid.	322, 443. 51	224, 106. 32	208, 958. 05	199, 419. 29	194, 597. 91
Cash items.	303, 723. 96	406, 092. 19	328, 873. 29	252, 589. 19	381, 073. 76
Clear'g-house exch'gs					
Bills of other banks.	114, 275. 00	164, 124. 00	154, 727. 00	177, 315. 00	142, 813. 00
Fractional currency.	8, 176. 43	11, 700. 58	12, 508. 82	12, 699. 52	12, 507. 08
Specie.	1, 046, 159. 60	1, 095, 988. 24	1, 182, 553. 23	1, 253, 213. 19	1, 258, 236. 69
Legal-tender notes.	422, 151. 00	507, 491. 00	525, 192. 00	544, 568. 00	553, 311. 00
U. S. cert's of deposit.					
5 % fund with Treas.	107, 665. 25	107, 104. 75	104, 705. 25	104, 640. 25	102, 618. 25
Due from U. S. Treas.	3, 150. 00	5, 131. 53	4, 209. 00	1, 259. 00	4, 600. 50
Total.	32, 478, 303. 14	34, 102, 370. 48	34, 357, 324. 57	34, 858, 741. 64	35, 865, 288. 50

CITY OF OMAHA.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$11, 197, 712. 86	\$10, 748, 999. 60	\$10, 997, 170. 90	\$11, 822, 974. 12	\$11, 829, 236. 46
Bonds for circulation.	525, 000. 00	705, 000. 00	705, 000. 00	730, 000. 00	730, 000. 00
Bonds for deposits.	625, 000. 00	525, 000. 00	475, 000. 00	475, 000. 00	475, 000. 00
U. S. bonds on hand.	80, 000. 00				7, 000. 00
Other stocks and b'ds	86, 853. 80	108, 618. 70	106, 895. 32	163, 330. 15	173, 578. 74
Due from res've ag'ts.	1, 198, 401. 14	3, 577, 277. 36	2, 743, 982. 70	3, 416, 957. 37	3, 250, 655. 94
Due from nat'l banks.	1, 004, 731. 57	1, 083, 395. 96	1, 029, 118. 73	1, 663, 337. 20	1, 444, 939. 37
Due from State banks	825, 470. 94	805, 473. 13	780, 515. 32	1, 287, 144. 17	981, 158. 35
Banking house, etc.	838, 564. 35	837, 681. 85	837, 681. 85	837, 681. 85	837, 681. 85
Real estate, etc.	76, 270. 72	83, 300. 78	121, 639. 27	118, 873. 29	119, 833. 34
Current expenses.	86, 879. 53	82, 523. 18	70, 132. 04	58, 191. 77	86, 138. 63
Premiums paid.	202, 021. 88	194, 146. 88	178, 321. 88	176, 946. 88	174, 299. 38
Cash items.	489, 919. 94	211, 798. 80	227, 665. 28	158, 337. 47	156, 714. 83
Clear'g-house exch'gs	466, 999. 60	294, 941. 77	260, 970. 88	623, 688. 42	272, 373. 66
Bills of other banks.	131, 311. 00	160, 780. 00	264, 325. 00	293, 370. 00	149, 401. 00
Fractional currency.	4, 531. 70	5, 443. 96	6, 165. 13	4, 547. 45	4, 425. 85
Specie.	1, 561, 734. 16	2, 049, 019. 29	2, 607, 539. 44	2, 385, 868. 30	2, 226, 755. 05
Legal-tender notes.	149, 059. 00	473, 486. 00	925, 368. 00	839, 850. 00	743, 624. 00
U. S. cert's of deposit.					
5 % fund with Treas.	21, 355. 00	31, 725. 00	31, 725. 00	31, 725. 00	32, 850. 00
Due from U. S. Treas.		2, 070. 00	18, 340. 00	5, 400. 00	7, 350. 00
Total.	19, 841, 817. 19	21, 980, 682. 26	22, 479, 556. 74	25, 093, 223. 44	23, 702, 416. 45

BY STATES AND RESERVE CITIES—Continued.

KANSAS.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	149 banks.	146 banks.	145 banks.	143 banks.	142 banks.
Capital stock	\$13,126,990.00	\$12,807,100.00	\$12,767,100.00	\$12,667,100.00	\$12,442,100.00
Surplus fund.....	1,808,342.92	1,749,468.91	1,735,168.91	1,740,657.77	1,758,214.23
Undivided profits....	1,252,223.93	706,417.79	1,056,734.84	707,901.41	910,846.69
Nat'l-bank circulation	2,693,205.00	2,659,085.00	2,643,105.00	2,616,055.00	2,583,665.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	1,214.36	9,825.86	3,674.86	22,885.86	1,244.36
Individual deposits ..	18,789,882.03	20,109,789.12	19,832,135.06	20,341,098.64	21,664,663.32
U. S. deposits.....	252,171.74	276,779.16	160,766.72	138,189.89	113,356.70
Dep'ts U.S.dis.officers	175,002.56	124,041.54	183,689.96	133,923.19	187,455.89
Due to national banks	646,430.14	644,720.38	559,930.31	564,549.79	645,148.65
Due to State banks ..	426,609.92	553,415.57	659,120.36	663,895.06	748,961.39
Notes rediscounted ..	254,094.04	175,410.33	246,318.93	289,043.99	96,097.40
Bills payable.....	250,114.63	173,178.75	112,678.75	108,978.75	69,978.75
Other liabilities.....	46,393.03	23,339.79	13.92	20.00	8,750.29
Total	39,722,674.30	40,012,572.20	39,966,437.62	39,994,299.35	41,230,482.67

NEBRASKA.

	131 banks.	131 banks.	129 banks.	128 banks.	128 banks.
Capital stock	\$9,528,700.00	\$9,493,100.00	\$9,343,100.00	\$9,323,600.00	\$9,368,100.00
Surplus fund.....	1,593,265.18	1,641,972.77	1,639,172.77	1,652,292.42	1,660,992.42
Undivided profits....	969,905.95	714,684.55	1,029,500.61	606,725.65	773,078.70
Nat'l-bank circulation	2,148,230.00	2,140,330.00	2,114,140.00	2,088,690.00	2,089,697.50
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	4,261.50	3,572.50	1,059.00	24,989.78	7,189.05
Individual deposits ..	15,074,203.72	17,250,413.41	17,848,618.08	18,448,522.41	19,176,563.59
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	448,982.17	630,246.53	574,943.57	767,024.62	759,840.13
Due to State banks...	868,332.28	1,338,887.07	1,258,231.33	1,484,785.80	1,610,197.88
Notes rediscounted ..	1,586,666.39	765,043.25	469,004.71	340,822.40	304,805.50
Bills payable.....	255,255.95	123,620.40	79,000.00	116,152.46	114,100.00
Other liabilities.....	500.00	500.00	554.50	5,136.10	723.73
Total	32,478,303.14	34,102,370.48	34,357,324.57	34,858,711.64	35,865,288.50

CITY OF OMAHA.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	\$4,000,000.00	\$4,000,000.00	\$4,000,000.00	\$4,150,000.00	\$4,150,000.00
Surplus fund.....	570,600.00	529,200.00	517,700.00	510,500.00	468,000.00
Undivided profits....	293,907.20	192,892.27	213,137.72	148,129.49	198,916.39
Nat'l-bank circulation	472,500.00	634,500.00	633,750.00	638,040.00	657,000.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	816.00	622.00	392.00	20,246.00	.....
Individual deposits...	8,568,426.66	8,861,911.82	8,648,448.12	10,197,942.17	9,606,339.75
U. S. deposits.....	367,160.79	306,494.35	297,323.43	218,025.02	156,457.66
Dep'ts U.S.dis.officers	166,052.88	138,326.42	142,735.83	180,536.19	275,178.08
Due to national banks	3,090,852.51	4,148,627.64	4,600,435.48	5,527,072.07	5,027,030.09
Due to State banks...	2,092,719.06	3,168,107.76	3,425,634.16	3,502,732.50	3,131,421.64
Notes rediscounted ..	218,782.15	.....	.....	.....	32,072.84
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total	19,841,817.19	21,980,682.26	22,479,556.74	25,093,223.44	23,702,416.45

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

COLORADO.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	50 banks.	50 banks.	52 banks.	52 banks.	53 banks.
Loans and discounts	\$25, 163, 743. 69	\$25, 511, 558. 39	\$25, 861, 576. 93	\$27, 255, 670. 29	\$27, 895, 701. 55
Bonds for circulation	1, 667, 750. 00	1, 799, 250. 00	1, 836, 750. 00	1, 836, 750. 00	1, 699, 250. 00
Bonds for deposits	750, 000. 00	500, 000. 00	500, 000. 00	500, 000. 00	500, 000. 00
U. S. bonds on hand	-----	-----	-----	-----	150, 000. 00
Other stocks and b'ds	1, 189, 427. 80	1, 229, 237. 51	1, 090, 871. 57	1, 178, 039. 28	1, 330, 562. 71
Due from res' veag'ts	3, 904, 275. 59	5, 982, 993. 17	6, 184, 388. 07	5, 809, 756. 00	6, 397, 788. 57
Due from nat'l banks	2, 372, 933. 68	2, 587, 740. 17	2, 797, 580. 02	2, 947, 633. 55	3, 240, 450. 05
Due from State banks	317, 002. 20	421, 049. 82	489, 037. 89	480, 509. 77	490, 514. 90
Banking house, etc.	904, 331. 79	972, 838. 18	998, 506. 06	984, 914. 25	1, 015, 339. 68
Real estate, etc	214, 233. 95	198, 009. 75	282, 686. 11	273, 685. 26	294, 396. 31
Current expenses	217, 788. 25	164, 287. 15	216, 314. 89	64, 991. 17	206, 315. 48
Premiums paid	297, 603. 68	256, 134. 43	256, 000. 05	237, 084. 93	236, 288. 06
Cash items	153, 984. 14	197, 887. 72	208, 185. 68	205, 333. 78	175, 310. 86
Clear'g-house exch'gs	698, 704. 39	609, 019. 10	611, 239. 69	674, 131. 37	589, 660. 62
Bills of other banks	400, 462. 00	516, 903. 00	547, 349. 00	449, 332. 00	702, 701. 00
Fractional currency	6, 863. 67	6, 215. 48	5, 190. 49	7, 095. 61	8, 821. 23
Specie	2, 306, 077. 08	2, 582, 215. 06	3, 069, 610. 20	2, 789, 999. 49	3, 011, 783. 09
Legal-tender notes	1, 173, 530. 00	1, 465, 130. 00	1, 302, 356. 00	1, 391, 930. 00	1, 495, 777. 00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	74, 353. 25	80, 790. 75	81, 507. 75	82, 028. 25	75, 945. 75
Due from U. S. Treas.	4, 665. 54	10, 601. 94	7, 677. 44	12, 237. 44	8, 633. 00
Total	41, 817, 730. 00	45, 091, 861. 62	46, 406, 857. 84	47, 181, 122. 44	49, 525, 239. 86

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	\$694, 536. 83	\$720, 974. 67	\$696, 256. 81	\$743, 518. 28	\$748, 317. 60
Bonds for circulation	70, 500. 00	70, 500. 00	70, 500. 00	70, 500. 00	70, 500. 00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand	-----	-----	-----	-----	-----
Other stocks and b'ds	28, 800. 21	16, 331. 67	19, 236. 38	23, 793. 42	27, 869. 83
Due from res' veag'ts	7, 090. 81	16, 444. 61	27, 269. 06	30, 036. 28	32, 625. 28
Due from nat'l banks	178. 62	46. 16	1, 414. 73	97. 85	167. 52
Due from State banks	5, 495. 98	874. 31	3, 795. 72	3, 372. 02	1, 774. 50
Banking house, etc.	42, 886. 78	42, 886. 78	42, 886. 78	42, 886. 78	42, 886. 78
Real estate, etc	-----	-----	7, 981. 35	7, 981. 35	7, 981. 35
Current expenses	9, 985. 19	4, 920. 37	8, 844. 99	928. 51	6, 156. 70
Premiums paid	11, 425. 63	11, 300. 00	11, 300. 00	11, 050. 00	11, 050. 00
Cash items	1, 841. 50	117. 25	187. 00	796. 75	1, 073. 91
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks	1, 612. 00	2, 845. 00	510. 00	1, 210. 00	366. 00
Fractional currency	33. 53	91. 89	109. 89	91. 51	125. 58
Specie	46, 829. 65	59, 976. 50	60, 278. 50	52, 021. 40	48, 694. 30
Legal-tender notes	1, 470. 00	837. 00	498. 00	1, 390. 00	847. 00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	3, 172. 50	3, 172. 50	3, 172. 50	3, 172. 50	3, 172. 50
Due from U. S. Treas.	-----	-----	720. 00	-----	-----
Total	925, 859. 23	951, 318. 71	955, 661. 71	992, 844. 65	1, 003, 608. 85

CALIFORNIA.

	33 banks.	34 banks.	34 banks.	34 banks.	34 banks.
Loans and discounts	\$14, 506, 086. 32	\$13, 843, 546. 36	\$13, 602, 221. 34	\$13, 826, 725. 18	\$13, 265, 103. 04
Bonds for circulation	1, 381, 250. 00	1, 406, 250. 00	1, 406, 250. 00	1, 406, 250. 00	1, 418, 750. 00
Bonds for deposits	200, 000. 00	200, 000. 00	200, 000. 00	200, 000. 00	200, 000. 00
U. S. bonds on hand	-----	-----	-----	-----	-----
Other stocks and b'ds	1, 049, 239. 22	926, 987. 64	893, 112. 08	881, 653. 73	862, 747. 37
Due from res' veag'ts	1, 665, 933. 24	1, 372, 230. 86	1, 635, 908. 44	1, 392, 148. 20	1, 578, 588. 95
Due from nat'l banks	495, 465. 62	411, 720. 09	285, 132. 50	332, 403. 03	239, 489. 89
Due from State banks	765, 622. 59	479, 773. 31	805, 053. 58	606, 893. 66	899, 613. 41
Banking house, etc.	1, 165, 188. 43	1, 206, 743. 75	1, 235, 395. 63	1, 103, 469. 54	1, 077, 628. 65
Real estate, etc	347, 484. 77	366, 689. 39	380, 173. 05	367, 640. 17	408, 404. 07
Current expenses	173, 844. 18	89, 774. 16	154, 996. 15	32, 025. 06	102, 909. 39
Premiums paid	182, 597. 88	175, 343. 28	173, 928. 26	169, 103. 26	150, 295. 00
Cash items	316, 251. 89	189, 027. 15	151, 059. 51	172, 740. 09	132, 190. 29
Clear'g-house exch'gs	-----	31, 025. 22	25, 130. 72	-----	10, 947. 54
Bills of other banks	89, 015. 00	59, 443. 00	100, 831. 00	73, 460. 00	90, 787. 00
Fractional currency	2, 805. 27	3, 404. 88	4, 066. 39	3, 076. 23	2, 819. 32
Specie	1, 906, 541. 22	2, 223, 484. 45	1, 970, 059. 50	1, 893, 564. 70	1, 832, 505. 79
Legal-tender notes	101, 994. 00	188, 811. 00	109, 224. 00	137, 849. 00	135, 883. 00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	62, 156. 00	62, 867. 50	63, 281. 00	63, 281. 00	63, 843. 50
Due from U. S. Treas.	1, 750. 00	3, 067. 34	5, 100. 00	2, 210. 00	3, 500. 00
Total	24, 413, 225. 63	23, 240, 189. 36	23, 200, 923. 15	22, 661, 492. 85	22, 476, 006. 21

BY STATES AND RESERVE CITIES—Continued.

COLORADO.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	50 banks.	50 banks.	52 banks.	52 banks.	53 banks.
Capital stock	\$8,700,000.00	\$8,875,000.00	\$8,955,000.00	\$8,985,000.00	\$9,065,000.00
Surplus fund	2,021,596.76	2,187,496.76	2,193,650.09	2,239,050.09	2,239,550.09
Undivided profits....	1,811,261.08	1,506,557.94	1,782,270.02	1,417,509.75	1,778,398.82
Nat'l-bank circulation	1,479,475.00	1,581,235.00	1,618,555.00	1,637,915.00	1,524,845.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	21,719.65	1,908.65	23,697.65	38,414.65	4,452.65
Individual deposits ..	23,331,357.86	26,399,523.76	26,654,762.94	27,343,334.20	28,848,289.90
U. S. deposits	642,040.91	296,209.89	310,717.86	334,439.54	267,543.62
Dep'ts U.S.dis.officers	138,273.45	184,465.06	206,201.91	68,446.26	126,402.45
Due to national banks	2,045,951.64	2,229,575.58	2,678,592.89	2,752,215.78	3,071,180.04
Due to State banks ..	1,565,890.22	1,806,057.23	1,958,552.73	2,307,626.87	2,555,967.29
Notes rediscounted ..	32,125.00	19,831.75	19,856.75	44,170.50	43,610.00
Bills payable	20,000.00	4,000.00	-----	13,000.00	-----
Other liabilities	8,039.23	-----	5,000.00	-----	-----
Total	41,817,730.80	45,091,861.62	46,406,857.84	47,181,122.44	49,525,239.86

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$282,000.00	\$282,000.00	\$282,000.00	\$282,000.00	\$282,000.00
Surplus fund	103,000.00	128,000.00	128,000.00	128,000.00	128,000.00
Undivided profits....	42,957.62	10,371.50	19,012.63	16,669.73	18,566.36
Nat'l-bank circulation	63,430.00	63,430.00	63,430.00	63,430.00	66,630.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	150.00	240.00	-----	15,000.00	-----
Individual deposits ..	330,702.52	360,747.07	409,034.19	412,319.97	397,229.89
U. S. deposits	-----	-----	-----	-----	-----
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	29,368.62	50,609.69	30,788.47	23,871.67	78,482.40
Due to State banks ..	64,230.47	45,920.45	13,396.42	51,553.28	26,700.20
Notes rediscounted ..	10,000.00	10,000.00	10,000.00	-----	10,000.00
Bills payable	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Total	925,859.23	951,318.71	955,661.71	992,844.65	1,003,608.85

CALIFORNIA.

	33 banks.	34 banks.	34 banks.	34 banks.	34 banks.
Capital stock	\$5,425,000.00	\$5,515,000.00	\$5,515,000.00	\$5,725,000.00	\$5,675,000.00
Surplus fund	1,407,217.76	1,463,772.27	1,463,972.27	1,252,057.86	1,132,457.86
Undivided profits....	1,121,216.29	905,672.36	1,079,620.93	914,012.43	1,005,772.80
Nat'l-bank circulation	1,194,870.00	1,219,740.00	1,237,780.00	1,233,840.00	1,232,690.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	5,720.75	10,822.25	3,465.00	26,316.50	6,886.80
Individual deposits ..	14,210,744.94	13,238,172.33	13,151,339.84	12,534,991.23	12,608,182.76
U. S. deposits	121,909.63	90,300.35	22,020.51	31,888.92	41,029.98
Dep'ts U.S.dis.officers	90,321.58	102,082.56	168,858.88	171,374.45	158,915.93
Due to national banks	290,707.64	265,652.27	200,207.72	292,841.29	175,804.17
Due to State banks ..	418,309.33	402,166.33	336,516.97	468,405.83	409,114.26
Notes rediscounted ..	127,207.71	21,237.15	17,237.15	10,138.55	10,138.55
Bills payable	-----	-----	-----	-----	-----
Other liabilities	-----	5,571.49	4,903.88	4,125.79	13.10
Total	24,413,225.63	23,240,189.36	23,200,923.15	22,664,492.85	22,476,006.21

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED
CITY OF SAN FRANCISCO.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts.	\$6,507,587.55	\$6,232,126.25	\$5,960,471.04	\$6,200,800.59	\$6,148,005.84
Bonds for circulation.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	41,270.21	38,714.80	38,714.80	26,579.80	26,079.80
Due from res' veag'ts.	53,979.43	164,534.11	100,367.54	11,754.06	253,417.82
Due from nat'l banks.	192,083.52	115,145.46	184,013.32	198,141.90	209,187.86
Due from State banks.	451,379.50	181,512.38	196,511.30	341,205.19	447,017.02
Banking house, etc.	340,742.61	340,742.61	340,822.84	342,322.84	343,089.19
Real estate, etc.	-----	-----	-----	-----	-----
Current expenses.	403.60	112.40	3,818.40	1,060.17	-----
Premiums paid.	33,250.00	33,125.00	33,500.00	32,000.00	29,750.00
Cash items.	3,389.28	3,901.11	2,207.53	360.55	1,126.90
Clear'g-house exch'gs	155,822.50	188,402.14	222,580.33	137,572.90	158,242.10
Bills of other banks.	5,000.00	4,000.00	7,000.00	5,500.00	29,655.00
Fractional currency.	181.21	146.72	76.86	63.38	73.23
Specie.	1,708,770.00	1,519,665.00	1,121,865.00	997,485.00	1,589,170.00
Legal-tender notes.	19,948.00	6,580.00	13,473.00	18,218.00	71,547.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5 % fund with Treas.	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from U. S. Treas.	-----	-----	-----	-----	-----
Total.	9,718,307.41	9,033,207.98	8,429,921.96	8,517,564.38	9,510,861.76

O R E G O N .

	41 banks.	41 banks.	41 banks.	41 banks.	41 banks.
Loans and discounts.	\$11,923,043.95	\$11,631,732.98	\$12,569,419.65	\$12,880,832.20	\$12,211,304.52
Bonds for circulation.	791,050.00	813,550.00	813,550.00	813,550.00	813,550.00
Bonds for deposits.	600,000.00	600,000.00	600,000.00	450,000.00	450,000.00
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	813,361.86	919,329.34	815,169.28	809,982.44	816,339.44
Due from res' veag'ts.	461,106.03	674,044.07	773,810.02	760,360.07	989,897.50
Due from nat'l banks.	731,397.69	773,310.49	756,764.91	671,134.19	893,706.27
Due from State banks.	654,574.85	600,437.64	479,056.24	556,692.88	659,587.73
Banking house, etc.	462,114.76	412,849.89	414,218.81	418,157.80	420,050.68
Real estate, etc.	24,373.72	32,740.41	34,882.84	33,252.74	42,122.24
Current expenses.	99,156.91	72,284.91	115,564.43	41,823.90	90,366.34
Premiums paid.	121,878.34	114,215.26	107,607.50	101,181.75	103,531.75
Cash items.	55,633.11	27,000.82	128,021.40	159,185.49	45,811.55
Clear'g-house exch'gs	151,271.83	166,533.64	-----	-----	116,574.38
Bills of other banks.	16,919.00	27,185.00	21,065.00	18,233.00	20,010.00
Fractional currency.	3,313.20	4,382.18	4,499.09	3,905.40	3,896.50
Specie.	1,463,270.54	1,311,214.49	1,354,418.42	1,526,701.11	1,394,014.61
Legal-tender notes.	49,289.00	46,585.00	71,559.00	43,867.00	37,306.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5 % fund with Treas.	35,082.05	34,813.12	36,089.62	35,893.72	35,633.72
Due from U. S. Treas.	1,500.00	1,800.00	513.50	4,280.00	2,050.00
Total.	18,458,336.84	18,264,049.24	19,096,209.71	19,328,943.69	19,145,773.23

A R I Z O N A .

	3 banks.	3 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$244,233.34	\$230,303.76	\$301,775.32	\$357,959.05	\$431,300.65
Bonds for circulation.	50,500.00	50,500.00	75,500.00	75,500.00	75,500.00
Bonds for deposits.	-----	-----	-----	-----	-----
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	199,318.31	175,932.19	173,975.73	177,774.85	187,471.48
Due from res' veag'ts	12,709.65	13,734.34	48,527.44	80,949.15	54,260.54
Due from nat'l banks.	3,021.27	3,289.76	17,668.65	18,093.11	21,168.60
Due from State banks.	15,546.69	70,707.78	36,842.67	43,180.67	46,741.04
Banking house, etc.	21,572.57	21,680.07	24,614.37	24,789.46	24,749.46
Real estate, etc.	3,112.00	3,112.00	1,862.00	1,862.00	1,862.00
Current expenses.	9,098.42	2,517.15	8,461.88	8,401.73	12,803.24
Premiums paid.	4,455.00	4,455.00	8,192.50	8,192.50	7,802.50
Cash items.	2,433.05	2,140.21	1,455.66	1,819.72	1,430.36
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	6,876.00	3,170.00	4,839.00	1,405.00	3,566.00
Fractional currency.	317.31	454.34	229.85	213.20	143.48
Specie.	47,598.70	75,356.40	76,952.45	75,206.20	77,091.85
Legal-tender notes.	11,776.00	27,452.00	19,601.00	20,327.00	23,706.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5 % fund with Treas.	2,272.50	2,272.50	2,272.50	2,897.50	3,407.50
Due from U. S. Treas.	-----	-----	-----	-----	-----
Total.	634,840.81	687,077.50	802,771.02	898,571.14	973,004.70

BY STATES AND RESERVE CITIES—Continued.

CITY OF SAN FRANCISCO.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00
Surplus fund	800,000.00	925,000.00	925,000.00	950,000.00	950,000.00
Undivided profits....	306,889.80	179,745.08	250,387.15	178,275.70	267,182.17
Nat'l-bank circulation	90,000.00	87,650.00	89,400.00	90,000.00	90,000.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	312.00	1,500.00	316.00	13,824.00	1,292.00
Individual deposits...	4,037,977.06	3,632,219.22	3,326,699.65	3,492,730.36	4,105,681.64
U. S. deposits	104,751.18	104,976.38	102,557.32	97,507.67	93,327.57
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	989,810.77	780,655.64	800,192.70	638,864.84	925,675.93
Due to State banks...	888,566.60	821,461.66	435,369.14	556,361.81	577,702.45
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total	9,718,307.41	9,033,207.98	8,420,921.96	8,517,564.38	9,510,861.76

OREGON.

	41 banks.	41 banks.	41 banks.	41 banks.	41 banks.
Capital stock	\$4,365,000.00	\$4,415,000.00	\$4,415,000.00	\$4,415,000.00	\$3,945,000.00
Surplus fund	796,410.07	828,892.60	833,892.60	854,000.00	856,500.00
Undivided profits....	1,515,557.44	1,467,894.56	1,446,564.11	1,333,204.29	1,475,539.79
Nat'l-bank circulation	696,140.00	709,780.00	717,230.00	718,530.00	709,450.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	3,760.00	11,404.26	5,150.46	33,720.00	7,684.00
Individual deposits...	8,913,087.31	9,097,429.30	9,435,734.24	10,199,072.51	10,363,677.85
U. S. deposits	351,892.92	313,748.37	310,240.17	216,628.91	224,687.04
Dep'ts U.S.dis.officers	239,538.29	267,003.03	277,017.23	167,118.77	217,316.52
Due to national banks	1,102,902.65	742,214.88	1,143,247.97	730,754.56	835,100.37
Due to State banks ..	435,761.91	355,046.76	422,740.95	496,801.46	426,160.74
Notes rediscounted ..	12,975.00	25,635.48	63,068.90	152,477.00	75,418.00
Bills payable	25,180.00	30,000.00	25,391.35	10,500.63	6,000.81
Other liabilities.....	131.25	.....	931.73	1,135.56	3,238.11
Total	18,458,336.84	18,264,049.24	19,096,209.71	19,328,943.69	19,145,773.23

ARIZONA.

	3 banks.	3 banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$200,000.00	\$200,000.00	\$250,000.00	\$270,000.00	\$300,000.00
Surplus fund	33,815.00	34,150.00	34,150.00	34,150.00	34,150.00
Undivided profits....	32,078.90	28,121.58	36,057.52	34,669.47	61,363.97
Nat'l-bank circulation	45,450.00	44,950.00	44,800.00	67,950.00	67,950.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	.....	.....	.....	.....	.....
Individual deposits...	309,038.47	369,606.20	412,858.77	459,557.79	504,063.63
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	328.85	3,264.00	10,483.70	7,033.91	2,116.39
Due to State banks...	14,129.59	6,985.72	14,421.03	23,209.97	3,360.71
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total	634,840.81	687,077.50	802,771.02	898,571.14	973,004.70

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

NORTH DAKOTA.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	33 banks.	33 banks.	33 banks.	33 banks.	33 banks.
Loans and discounts.	\$6,030,320.72	\$5,976,286.45	\$6,493,332.39	\$6,762,098.01	\$7,056,417.69
Bonds for circulation.	581,500.00	581,500.00	581,500.00	619,000.00	619,000.00
Bonds for deposits.					50,000.00
U. S. bonds on hand.					
Other stocks and b'ds	354,743.76	414,364.39	357,863.98	357,953.98	324,192.29
Due from res'v'e ag'ts.	967,603.16	718,984.02	405,488.50	522,399.89	836,459.66
Due from nat'l banks.	242,212.88	190,489.65	127,177.79	125,749.19	177,742.52
Due from State banks.	248,858.24	148,056.52	92,480.63	180,203.44	187,567.37
Banking house, etc..	509,586.42	502,193.83	512,188.38	514,500.48	519,460.33
Real estate, etc.....	160,850.63	225,975.36	242,048.49	242,002.66	266,020.02
Current expenses....	82,104.85	62,543.64	92,187.95	33,351.98	58,776.84
Premiums paid.....	40,376.43	34,500.05	33,510.68	38,599.99	46,243.71
Cash items.....	102,520.08	80,852.54	49,598.14	89,499.22	77,055.22
Clear'g-house exch'gs					
Bills of other banks..	107,920.00	58,162.00	55,226.00	84,867.00	58,004.00
Fractional currency..	2,345.88	4,013.35	5,262.77	4,131.26	4,657.47
Specie.....	284,811.94	296,038.38	346,639.60	319,226.59	384,665.85
Legal-tender notes...	371,222.00	244,249.00	228,612.00	237,408.00	202,473.00
U. S. cert's of deposit.					
5% fund with Treas.	24,544.50	24,567.00	23,582.20	22,732.20	24,719.70
Due from U. S. Treas.		1,650.00		500.00	1,500.00
Total.....	10,111,521.49	9,564,431.18	9,646,699.50	10,154,223.89	10,894,955.67

SOUTH DAKOTA.

	44 banks.	41 banks.	41 banks.	41 banks.	40 banks.
Loans and discounts.	\$5,018,797.70	\$4,970,849.65	\$5,272,724.82	\$5,359,459.05	\$5,619,094.58
Bonds for circulation.	724,750.00	667,250.00	667,250.00	667,250.00	654,750.00
Bonds for deposits...	175,000.00	175,000.00	175,000.00	175,000.00	150,000.00
U. S. bonds on hand..					
Other stocks and b'ds	690,462.06	652,930.28	604,570.80	630,917.11	656,045.75
Due from res'v'e ag'ts.	839,902.24	838,593.42	623,939.90	476,775.55	638,061.10
Due from nat'l banks.	576,279.67	755,905.32	598,490.08	531,471.76	692,662.27
Due from State banks.	52,565.17	71,118.33	113,134.05	106,854.18	96,497.49
Banking house, etc..	429,969.99	370,448.58	372,591.89	372,802.83	349,452.92
Real estate, etc.....	160,468.19	155,729.74	171,836.95	184,003.01	163,997.21
Current expenses....	122,066.54	53,263.16	106,769.08	39,637.64	56,383.37
Premiums paid.....	103,206.28	91,252.10	86,143.35	84,462.10	76,679.33
Cash items.....	54,691.67	54,660.39	45,152.91	55,294.57	50,018.49
Clear'g-house exch'gs					
Bills of other banks..	104,125.00	72,964.00	70,744.00	73,674.00	55,646.00
Fractional currency..	2,233.65	2,408.06	4,310.51	2,791.68	3,389.20
Specie.....	338,099.41	328,459.17	296,423.20	311,331.41	356,400.54
Legal-tender notes...	337,714.00	262,275.00	286,999.00	263,448.00	256,084.00
U. S. cert's of deposit.					
5% fund with Treas.	31,613.35	30,026.25	29,526.25	28,526.25	27,463.75
Due from U. S. Treas.	1,540.00	1,700.00		1,000.00	5,040.00
Total.....	9,763,484.92	9,554,833.45	9,525,606.88	9,364,699.14	9,907,669.00

IDAHO.

	8 banks.	9 banks.	9 banks.	9 banks.	11 banks.
Loans and discounts.	\$1,312,186.92	\$1,480,458.09	\$1,637,572.37	\$1,637,307.89	\$1,803,663.52
Bonds for circulation.	144,050.00	156,550.00	156,550.00	156,550.00	181,550.00
Bonds for deposits...	70,000.00	70,000.00	70,000.00	50,000.00	50,000.00
U. S. bonds on hand..					
Other stocks and b'ds	354,629.87	289,532.55	278,401.35	261,163.91	242,617.08
Due from res'v'e ag'ts.	67,255.29	101,169.95	122,118.78	229,447.60	218,785.38
Due from nat'l banks.	182,476.00	165,424.65	76,041.35	182,525.72	242,385.15
Due from State banks.	139,331.90	68,445.40	31,851.67	92,528.15	51,489.87
Banking house, etc..	114,424.32	149,225.97	149,640.82	147,122.61	183,009.09
Real estate, etc.....	49,944.49	57,946.26	48,578.18	54,548.55	54,548.55
Current expenses....	26,894.58	10,941.24	22,280.89	6,815.05	22,712.93
Premiums paid.....	27,745.26	27,438.01	25,010.26	19,338.75	20,883.13
Cash items.....	11,867.58	10,501.39	16,481.47	8,432.11	24,113.92
Clear'g-house exch'gs					
Bills of other banks..	32,910.00	26,299.00	29,230.00	17,487.00	18,030.00
Fractional currency..	269.09	265.70	430.57	382.22	446.44
Specie.....	299,725.70	219,389.55	235,160.39	232,631.90	192,735.53
Legal-tender notes...	71,729.00	62,994.00	67,398.00	56,317.00	60,195.00
U. S. cert's of deposit.					
5% fund with Treas.	6,481.75	6,481.75	7,044.25	7,044.25	7,606.25
Due from U. S. Treas.					
Total.....	2,911,921.75	2,903,063.51	2,973,790.35	3,150,642.11	3,374,771.84

BY STATES AND RESERVE CITIES—Continued.

NORTH DAKOTA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	33 banks.	33 banks.	33 banks.	33 banks.	33 banks.
Capital stock	\$2,315,000.00	\$2,315,000.00	\$2,315,000.00	\$2,465,000.00	\$2,465,000.00
Surplus fund	449,054.01	480,268.65	476,968.65	500,268.65	501,768.65
Undivided profits....	315,772.43	245,975.50	304,315.79	224,920.05	279,050.44
Nat'l-bank circulation	523,325.00	522,335.00	522,840.00	528,390.00	556,590.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	8,182.36	4,161.00	7,151.00	4,173.00	655.00
Individual deposits..	6,200,128.91	5,669,407.41	5,540,623.43	5,948,790.84	6,550,320.20
U. S. deposits .....	.....	.....	.....	.....	18,342.15
Dep'ts U.S.dis.officers	.....	.....	.....	.....	3,704.36
Due to national banks	59,123.53	30,060.31	38,160.70	35,489.05	55,494.39
Due to State banks...	149,797.61	128,827.63	86,926.94	121,213.92	130,895.14
Notes rediscounted ..	12,000.00	94,147.98	187,866.60	198,502.31	251,194.06
Bills payable.....	78,000.00	71,500.00	163,500.00	124,422.70	71,750.00
Other liabilities.....	1,137.64	2,747.70	3,346.39	3,053.37	10,191.28
Total	10,111,521.49	9,564,431.18	9,646,699.50	10,154,223.89	10,894,955.67

SOUTH DAKOTA.

	44 banks.	41 banks.	41 banks.	41 banks.	40 banks.
Capital stock	\$2,861,200.00	\$2,660,000.00	\$2,660,000.00	\$2,660,000.00	\$2,610,000.00
Surplus fund	623,900.00	626,470.24	622,700.00	628,875.00	628,875.00
Undivided profits....	280,247.67	175,218.70	251,760.28	164,353.36	206,763.04
Nat'l-bank circulation	645,295.00	592,995.00	594,505.00	594,075.00	582,360.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	955.00	100.00	110.00	18,716.17	2,225.00
Individual deposits..	4,482,971.87	4,604,516.73	4,635,495.56	4,542,435.81	5,052,256.57
U. S. deposits	158,358.40	145,633.72	150,054.69	139,658.83	107,487.73
Dep'ts U.S.dis.officers	25,536.02	23,613.99	24,431.61	7,346.20	19,050.42
Due to national banks	135,986.93	248,542.98	213,410.82	177,811.76	316,447.75
Due to State banks...	432,291.23	399,316.54	271,735.52	242,180.86	251,882.84
Notes rediscounted ..	41,692.80	24,525.55	44,972.80	86,862.50	65,043.00
Bills payable.....	75,000.00	53,900.00	53,780.60	87,497.65	62,277.65
Other liabilities.....	.....	.....	2,600.00	14,880.00	.....
Total.....	9,763,484.92	9,554,833.45	9,525,606.88	9,364,699.14	9,907,669.00

IDAHO.

	8 banks.	9 banks.	9 banks.	9 banks.	11 banks.
Capital stock	\$575,000.00	\$625,000.00	\$625,000.00	\$625,000.00	\$700,000.00
Surplus fund	148,000.00	185,500.00	185,500.00	194,000.00	197,354.91
Undivided profits....	126,620.53	86,906.35	127,339.94	114,563.49	156,944.00
Nat'l-bank circulation	128,645.00	128,145.00	139,895.00	140,395.00	152,135.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	.....	96.00	.....	732.00	.....
Individual deposits..	1,823,769.98	1,748,790.76	1,761,887.10	1,939,670.71	2,004,719.31
U. S. deposits	51,498.03	51,572.01	57,154.88	42,748.62	38,949.52
Dep'ts U.S.dis.officers	16,640.26	14,667.80	11,943.22	6,345.15	8,890.35
Due to national banks	11,411.36	28,330.01	36,821.73	21,130.51	53,839.78
Due to State banks...	20,336.59	34,055.58	28,248.43	59,056.63	46,913.97
Notes rediscounted ..	.....	.....	.....	5,000.00	5,000.00
Bills payable.....	10,000.00	.....	.....	11,000.00	10,000.00
Other liabilities.....	.....	.....	.....	.....	25.00
Total	2,911,921.75	2,903,063.51	2,973,790.35	3,152,642.11	3,371,771.84

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

M O N T A N A .

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	32 banks.	34 banks.	34 banks.	34 banks.	34 banks.
Loans and discounts.	\$15,810,411.83	\$15,988,256.47	\$16,211,197.74	\$16,576,454.69	\$16,200,374.36
Bonds for circulation.	880,850.00	905,850.00	905,850.00	905,850.00	905,850.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.					
Other stocks and b'ds	1,098,803.49	736,384.73	847,832.06	919,295.20	880,729.34
Due from res'v'g'ts.	1,965,777.84	1,725,124.52	1,667,957.72	1,795,489.06	2,693,248.56
Due from nat'l banks.	1,017,712.52	962,008.84	836,960.16	1,065,520.63	1,149,727.56
Due from State banks	392,073.97	356,923.47	324,650.48	467,570.44	283,346.20
Banking house, etc.	683,400.23	709,022.52	724,089.88	732,389.11	733,392.85
Real estate, etc.	144,645.37	130,035.23	126,403.73	162,952.54	208,774.92
Current expenses.	226,403.71	107,540.32	130,253.09	18,685.01	109,763.85
Premiums paid.	91,065.58	85,489.23	82,515.58	80,535.20	80,222.70
Cash items.	99,018.68	124,832.33	116,330.18	165,690.30	129,375.30
Clear'g-house exch'gs					
Bills of other banks.	227,277.00	193,991.00	210,857.00	216,217.00	209,161.00
Fractional currency.	4,200.26	4,693.34	4,879.44	5,089.88	3,762.39
Specie.	967,878.69	1,094,983.54	1,150,364.28	1,068,936.60	1,167,081.15
Legal-tender notes.	536,715.00	634,025.00	672,035.00	622,292.00	568,851.00
U. S. cert's of deposit.					
5 % fund with Treas.	38,512.50	39,637.00	39,637.50	39,627.50	39,627.50
Due from U. S. Treas.	6,431.00	3,971.03	3,596.23	7,725.00	12,710.00
Total.	24,491,177.67	24,102,768.57	24,355,440.07	25,150,320.16	25,678,998.68

N E W M E X I C O .

	12 banks.	10 banks.	11 banks.	12 banks.	11 banks.
Loans and discounts.	\$2,608,857.61	\$2,333,175.75	\$2,382,440.38	\$2,404,385.07	\$2,253,379.51
Bonds for circulation.	365,000.00	327,500.00	340,000.00	352,500.00	315,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.					
Other stocks and b'ds	66,680.09	61,532.05	64,536.88	74,540.01	77,734.81
Due from res'v'g'ts.	365,521.71	317,528.98	346,826.18	392,178.89	346,647.21
Due from nat'l banks.	516,548.93	478,322.96	426,930.99	666,551.14	456,210.46
Due from State banks	62,482.31	121,700.89	65,658.22	60,325.45	24,388.97
Banking house, etc.	180,336.50	117,895.60	120,038.05	120,166.51	115,677.54
Real estate, etc.	22,538.29	47,866.60	47,339.60	41,164.60	26,727.10
Current expenses.	43,103.25	21,566.12	32,290.54	18,540.18	28,013.77
Premiums paid.	41,733.41	33,162.50	34,581.25	32,331.25	31,731.25
Cash items.	29,485.75	18,553.29	31,838.06	29,751.46	34,865.85
Clear'g-house exch'gs					
Bills of other banks.	29,677.00	27,344.00	27,342.00	46,470.00	26,596.00
Fractional currency.	910.29	949.70	1,182.67	913.13	870.42
Specie.	219,608.65	183,080.19	219,249.25	207,282.20	196,056.83
Legal-tender notes.	88,718.00	77,833.00	82,367.00	71,306.00	80,439.00
U. S. cert's of deposit.					
5 % fund with Treas.	16,425.00	14,237.50	14,737.50	15,800.00	14,175.00
Due from U. S. Treas.	720.00	780.00	800.00	920.00	120.00
Total.	4,858,346.79	4,383,029.13	4,438,158.57	4,735,125.91	4,228,633.75

U T A H .

	13 banks.	14 banks.	14 banks.	14 banks.	14 banks.
Loans and discounts.	\$4,951,597.38	\$4,898,749.30	\$4,999,188.66	\$5,055,143.60	\$5,341,633.63
Bonds for circulation.	462,500.00	475,000.00	475,000.00	475,000.00	475,000.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	125,000.00	125,000.00
U. S. bonds on hand.	26,900.00	26,900.00	26,900.00	51,900.00	51,900.00
Other stocks and b'ds	356,001.97	319,216.36	313,716.11	304,685.96	311,581.46
Due from res'v'g'ts.	433,938.29	385,440.52	593,717.32	1,047,671.18	741,122.24
Due from nat'l banks.	139,224.30	178,818.80	263,531.11	410,942.77	269,051.42
Due from State banks	146,815.82	213,167.33	181,342.29	238,772.99	177,603.08
Banking house, etc.	425,710.18	442,375.08	446,351.36	452,051.35	455,105.24
Real estate, etc.	57,910.50	59,001.41	81,424.55	95,231.42	95,205.30
Current expenses.	85,878.20	45,543.15	54,266.11	14,840.58	46,950.42
Premiums paid.	52,227.72	52,198.09	49,400.00	47,275.00	47,275.00
Cash items.	39,556.52	39,018.22	21,307.85	34,095.29	62,993.47
Clear'g-house exch'gs	104,033.43	58,484.61	75,457.75	65,106.54	63,164.39
Bills of other banks.	109,245.00	43,575.00	31,323.00	23,293.00	51,400.00
Fractional currency.	1,952.44	3,358.44	2,493.01	3,357.30	3,033.25
Specie.	806,410.30	818,589.25	997,467.74	939,375.80	906,031.78
Legal-tender notes.	109,313.00	87,740.00	43,539.00	59,719.00	87,106.00
U. S. cert's of deposit.					
5 % fund with Treas.	20,812.50	21,375.00	21,375.00	21,375.00	21,375.00
Due from U. S. Treas.		500.00			
Total.	8,480,027.55	8,319,050.47	8,827,800.86	9,464,836.78	9,332,536.68

BY STATES AND RESERVE CITIES—Continued.

MONTANA.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	32 banks.	34 banks.	34 banks.	34 banks.	34 banks.
Capital stock	\$4, 610, 000. 00	\$4, 732, 000. 00	\$4, 740, 000. 00	\$4, 740, 000. 00	\$4, 740, 000. 00
Surplus fund	634, 200. 00	679, 067. 00	680, 567. 00	716, 800. 00	705, 100. 00
Undivided profits ...	2, 475, 681. 76	2, 296, 331. 44	2, 397, 900. 88	2, 280, 894. 26	2, 519, 103. 80
Nat'l-bank circulation	764, 780. 00	784, 910. 00	790, 050. 00	785, 740. 00	784, 930. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	70. 00	16, 359. 00	6, 847. 00	69, 965. 00	675. 00
Individual deposits..	14, 397, 680. 26	14, 065, 970. 14	14, 094, 374. 58	15, 025, 219. 75	15, 225, 114. 80
U. S. deposits	178, 240. 27	166, 054. 47	168, 550. 54	177, 409. 07	170, 730. 03
Dep'ts U. S. dis. officers	89, 862. 26	127, 032. 34	116, 159. 63	50, 035. 37	87, 108. 23
Due to national banks	851, 486. 44	846, 008. 45	817, 080. 26	895, 971. 39	1, 048, 732. 59
Due to State banks ..	415, 583. 77	296, 837. 81	360, 823. 12	204, 554. 23	308, 408. 61
Notes rediscounted ..	43, 592. 91	72, 197. 92	87, 087. 06	141, 731. 09	59, 095. 62
Bills payable	-----	20, 000. 00	96, 000. 00	62, 000. 00	30, 000. 00
Total	24, 491, 177. 67	24, 102, 768. 57	24, 355, 440. 67	25, 150, 320. 16	25, 678, 998. 68

NEW MEXICO.

	12 banks.	10 banks.	11 banks.	12 banks.	11 banks.
Capital stock	\$1, 125, 000. 00	\$975, 000. 00	\$1, 000, 000. 00	\$1, 050, 000. 00	\$915, 000. 00
Surplus fund	217, 115. 00	264, 394. 60	204, 629. 60	209, 879. 60	193, 000. 00
Undivided profits....	104, 688. 53	52, 792. 15	88, 124. 09	59, 597. 29	59, 120. 70
Nat'l-bank circulation	326, 040. 00	292, 750. 00	291, 930. 00	302, 430. 00	281, 480. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid ...	-----	102. 50	-----	22. 50	-----
Individual deposits..	2, 531, 797. 12	2, 382, 928. 29	2, 425, 859. 44	2, 582, 604. 76	2, 362, 822. 91
U. S. deposits	91, 276. 01	66, 880. 15	118, 315. 36	99, 489. 66	133, 180. 20
Dep'ts U. S. dis. officers	93, 787. 08	121, 872. 19	69, 543. 55	72, 343. 49	44, 087. 59
Due to national banks	211, 197. 74	172, 594. 08	112, 708. 19	206, 858. 05	94, 469. 74
Due to State banks ..	108, 662. 31	72, 362. 90	102, 785. 17	121, 021. 78	120, 847. 07
Notes rediscounted ..	48, 783. 00	41, 352. 27	24, 263. 17	30, 878. 78	24, 625. 54
Bills payable	-----	-----	-----	-----	-----
Total	4, 858, 346. 79	4, 383, 029. 13	4, 438, 158. 57	4, 735, 125. 91	4, 228, 633. 75

UTAH.

	13 banks.	14 banks.	14 banks.	14 banks.	14 banks.
Capital stock	\$2, 750, 000. 00	\$2, 790, 000. 00	\$2, 795, 000. 00	\$2, 800, 000. 00	\$2, 800, 000. 00
Surplus fund	889, 000. 00	918, 800. 00	933, 300. 00	944, 800. 00	955, 800. 00
Undivided profits....	245, 530. 68	149, 121. 87	188, 019. 49	126, 142. 85	183, 292. 58
Nat'l-bank circulation	360, 080. 00	368, 560. 00	366, 210. 00	367, 660. 00	365, 210. 00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid ..	1, 101. 00	1, 021. 00	1, 726. 00	9, 529. 00	1, 581. 00
Individual deposits ..	3, 745, 092. 03	3, 534, 942. 59	3, 958, 463. 89	4, 646, 572. 14	4, 618, 766. 50
U. S. deposits	80, 606. 69	54, 028. 00	111, 695. 66	98, 243. 36	71, 491. 60
Dep'ts U. S. dis. officers	63, 864. 07	93, 199. 58	37, 668. 69	21, 543. 88	48, 753. 44
Due to national banks	96, 116. 18	137, 038. 88	116, 146. 94	154, 177. 84	98, 929. 25
Due to State banks ..	186, 902. 82	205, 277. 80	301, 570. 19	281, 767. 71	188, 712. 31
Notes rediscounted ..	61, 734. 08	42, 060. 75	18, 000. 00	14, 400. 00	-----
Bills payable	-----	25, 000. 00	-----	-----	-----
Total	8, 480, 027. 55	8, 319, 070. 47	8, 827, 800. 86	9, 464, 836. 78	9, 332, 536. 68

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

WASHINGTON.

RESOURCES.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	64 banks.	66 banks.	68 banks.	68 banks.	70 banks.
Loans and discounts.	\$14,618,654.27	\$15,275,866.60	\$16,075,919.43	\$16,619,853.44	\$17,453,216.52
Bonds for circulation.	1,551,750.00	1,645,500.00	1,720,500.00	1,720,500.00	1,795,500.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	3,000.00	3,000.00	-----	300.00	27,550.00
Other stocks and b'ds	1,097,055.16	1,059,351.07	936,468.27	875,463.63	1,010,078.67
Due from res've ag'ts.	1,218,076.09	1,589,571.41	1,977,561.67	2,025,593.18	2,086,089.45
Due from nat'l banks.	1,025,238.79	868,266.35	1,113,539.96	1,027,731.85	1,354,299.48
Due from State banks	385,569.50	486,888.90	442,718.62	541,318.68	552,321.04
Banking house, etc.	1,109,695.50	1,144,618.19	1,030,290.73	1,016,878.48	1,046,068.16
Real estate, etc.	280,279.86	298,831.72	334,591.47	354,315.45	357,313.53
Current expenses	278,195.80	160,204.29	267,921.46	82,110.30	186,173.52
Premiums paid	198,089.99	183,096.00	185,226.22	181,190.66	179,337.96
Cash items	140,296.01	151,309.90	111,905.14	159,618.55	153,707.54
Clear'g-house exch'gs	147,504.69	115,688.15	92,180.10	124,661.81	99,436.09
Bills of other banks.	100,366.00	107,716.00	125,690.00	88,026.00	98,238.00
Fractional currency.	6,188.80	6,022.00	7,634.77	4,662.23	3,772.30
Specie	1,766,085.11	1,875,875.66	1,936,828.31	1,984,319.25	1,991,060.55
Legal-tender notes	144,359.00	146,286.00	166,394.00	115,756.00	143,774.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	66,077.00	69,393.75	72,681.75	74,316.75	76,061.75
Due from U. S. Treas	2,460.58	1,620.00	750.00	300.00	500.00
Total	24,188,942.24	25,239,105.99	26,648,801.90	27,046,916.26	28,664,498.56

WYOMING.

	11 banks.	11 banks.	12 banks.	12 banks.	13 banks.
Loans and discounts.	\$2,894,511.11	\$2,885,975.36	\$2,767,080.27	\$2,813,783.01	\$2,914,600.62
Bonds for circulation.	275,000.00	275,000.00	287,500.00	287,500.00	302,500.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	259,285.18	136,663.34	157,964.09	170,438.18	197,500.89
Due from res've ag'ts.	309,034.21	281,187.29	305,219.85	340,260.96	540,439.04
Due from nat'l banks.	97,953.64	89,065.69	83,171.46	121,248.37	93,027.06
Due from State banks	9,424.38	21,745.83	17,584.28	14,256.29	21,230.00
Banking house, etc.	103,034.23	107,349.94	120,291.55	124,115.69	138,950.84
Real estate, etc.	32,290.62	34,945.26	35,831.29	35,831.29	34,256.29
Current expenses	52,668.88	19,783.50	32,530.35	12,333.11	24,446.82
Premiums paid	29,745.79	25,179.06	24,525.16	27,722.66	25,941.41
Cash items	28,644.09	14,387.96	26,884.94	28,245.51	32,662.02
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	42,392.00	8,320.00	21,582.00	13,606.00	13,234.00
Fractional currency.	879.10	920.67	1,123.98	974.31	927.15
Specie	300,551.15	258,852.37	291,581.00	288,297.25	333,208.02
Legal-tender notes	44,565.00	40,734.00	41,891.00	35,917.00	30,900.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	12,374.75	12,374.75	12,374.75	12,937.25	13,499.75
Due from U. S. Treas	1,000.00	2,000.00	-----	2,450.00	-----
Total	4,493,354.13	4,214,485.02	4,227,145.97	4,329,914.88	4,717,923.91

OKLAHOMA TERRITORY.

	3 banks.	3 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	\$206,288.78	\$244,110.68	\$264,158.46	\$247,884.69	\$324,952.84
Bonds for circulation	50,000.00	50,000.00	62,500.00	50,000.00	50,000.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand.	-----	-----	-----	-----	-----
Other stocks and b'ds	4,207.24	698.95	35,824.80	65,067.73	128,084.80
Due from res've ag'ts	76,764.63	100,207.44	174,618.42	153,627.45	163,375.97
Due from nat'l banks	33,906.51	74,915.82	64,501.01	103,133.73	79,163.11
Due from State banks	8,505.49	864.81	27,070.70	28,749.38	22,662.17
Banking house, etc.	82,955.69	81,174.25	83,046.08	64,014.46	63,989.46
Real estate, etc.	-----	-----	275.00	575.00	-----
Current expenses	6,845.39	3,611.12	9,893.61	4,497.82	6,130.14
Premiums paid.	2,560.84	2,125.00	4,062.50	3,988.53	3,926.03
Cash items	3,235.71	10,827.46	4,967.55	7,274.63	8,216.29
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	13,521.00	8,474.00	7,939.00	7,874.00	10,329.00
Fractional currency.	175.91	361.88	406.04	530.29	222.55
Specie	16,266.55	29,108.15	43,376.80	47,569.14	37,518.70
Legal-tender notes	31,345.00	26,009.00	31,555.00	35,825.00	34,986.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	2,250.00	2,250.00	2,812.50	1,687.50	2,250.00
Due from U. S. Treas.	-----	-----	-----	-----	-----
Total	538,828.74	634,738.56	817,007.47	822,259.35	935,807.06

BY STATES AND RESERVE CITIES—Continued.

WASHINGTON.

LIABILITIES.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	64 banks.	66 banks.	68 banks.	68 banks.	70 banks.
Capital stock	\$8,590,000.00	\$7,220,000.00	\$7,595,000.00	\$7,640,000.00	\$7,875,400.00
Surplus fund	1,581,281.65	1,670,631.65	1,660,356.65	1,719,130.62	1,750,380.62
Undivided profits	1,168,038.64	887,764.09	1,096,607.31	847,998.91	1,046,649.75
Nat'l bank circulation	1,392,155.00	1,387,145.00	1,489,625.00	1,503,215.00	1,575,030.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	3,040.17	4,151.67	575.00	41,656.57	6,277.00
Individual deposits ..	11,910,231.65	12,814,778.82	13,319,829.38	13,837,774.09	14,793,092.94
U. S. deposits	24,881.51	24,420.47	26,113.16	34,086.03	37,693.39
Dep'ts U.S.dis.officers	11,549.18	16,811.82	28,501.55	20,246.62	8,216.09
Due to national banks	589,416.37	596,877.19	771,466.48	702,863.49	820,245.90
Due to State banks ..	554,168.51	467,105.60	492,036.37	579,049.93	622,262.90
Notes rediscounted ..	346,179.56	149,419.68	138,691.00	91,736.00	106,393.77
Bills payable	18,000.00	.....	.....	10,000.00	15,000.00
Other liabilities .....	.....	.....	30,000.00	19,159.00	7,851.20
Total	24,188,942.24	25,239,105.99	26,648,801.90	27,046,916.26	28,664,498.56

WYOMING.

	11 banks.	11 banks.	12 banks.	12 banks.	13 banks.
Capital stock	\$1,245,000.00	\$1,200,000.00	\$1,125,000.00	\$1,140,000.00	\$1,210,000.00
Surplus fund	223,750.00	232,400.00	188,400.00	195,600.00	199,600.00
Undivided profits ..	131,547.27	76,395.12	96,817.63	67,774.30	80,638.49
Nat'l bank circulation	246,235.00	246,295.00	246,575.00	257,345.00	270,545.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid ..	.....	5.00	.....	10,380.00	.....
Individual deposits ..	2,451,892.82	2,227,044.61	2,337,194.76	2,455,788.22	2,789,225.91
U. S. deposits .....	.....	.....	.....	.....	.....
Dep's U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	66,968.58	76,532.89	89,234.09	116,034.11	105,279.16
Due to State banks ..	20,038.61	12,836.28	42,463.46	51,511.97	29,013.79
Notes rediscounted ..	77,921.85	142,976.12	91,461.03	20,481.28	18,621.56
Bills payable	30,000.00	.....	10,000.00	15,000.00	15,000.00
Other liabilities .....	.....	.....	.....	.....	.....
Total	4,493,354.13	4,214,485.02	4,227,145.97	4,329,914.88	4,717,323.91

OKLAHOMA TERRITORY.

	3 banks.	3 banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$200,000.00	\$200,000.00	\$250,000.00	\$175,000.00	\$185,000.00
Surplus fund	5,500.00	10,000.00	10,000.00	9,000.00	11,000.00
Undivided profits	19,779.26	8,831.35	23,492.41	17,023.99	23,758.73
Nat'l bank circulation	45,000.00	45,000.00	56,250.00	33,750.00	45,000.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid .....	.....	.....	.....	.....	.....
Individual deposits ..	265,959.64	347,619.30	454,528.48	558,116.98	661,977.46
U. S. deposits .....	.....	.....	.....	.....	.....
Dep's U. S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	1,672.97	22,393.02	19,138.17	27,817.78	5,804.41
Due to State banks ..	916.87	894.89	3,598.41	1,550.60	3,266.46
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Other liabilities .....	.....	.....	.....	.....	.....
Total	538,828.74	634,738.56	817,007.47	822,259.35	935,807.06

ABSTRACT OF REPORTS SINCE SEPTEMBER 25, 1891, ARRANGED

INDIAN TERRITORY.

Resources.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	3 banks.	3 banks.	4 banks.	6 banks.	6 banks.
Loans and discounts.	\$250,993.20	\$244,132.19	\$355,234.57	\$407,395.06	\$482,514.79
Bonds for circulation.	50,000.00	50,000.00	65,000.00	90,000.00	90,000.00
Bonds for deposits.					
U. S. bonds on hand.					
Other stocks and b'ds.	2,080.00	2,080.00	2,080.00	2,080.00	
Due from res've ag'ts.	22,543.57	48,677.36	40,451.73	79,011.50	128,228.88
Due from nat'l banks.	55,484.16	90,801.38	19,563.46	26,725.59	32,478.37
Due from State banks.	26,503.11	6,263.43	1,302.69	2,116.10	18,170.76
Banking house, etc.	9,558.32	12,517.15	18,548.52	31,574.63	32,926.50
Real estate, etc.			3,132.00	3,082.00	5,352.32
Current expenses.	6,513.63	3,718.20	7,565.00	2,134.77	5,326.94
Premiums paid.	5,500.00	5,500.00	7,543.75	11,600.00	11,600.00
Cash items.	687.15	2,634.73	6,671.62	10,432.36	6,165.45
Clear'g-house exch'gs.					
Bills of other banks.	3,857.00	2,186.00	4,757.00	6,939.00	9,217.00
Fractional currency.	22.00	73.73	866.31	1,027.68	618.98
Specie.	27,040.65	20,710.65	29,919.05	28,711.75	31,232.85
Legal-tender notes.	20,000.00	9,000.00	15,620.00	14,260.00	18,285.00
U. S. cert's of deposits.					
5% fund with Treas.	2,250.00	2,250.00	2,924.50	3,487.00	4,049.50
Due from U. S. Treas.					
Total.	483,032.79	500,544.82	581,180.20	720,577.44	876,167.34

BY STATES AND RESERVE CITIES—Continued.

INDIAN TERRITORY.

Liabilities.	DECEMBER 2.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.
	3 banks.	3 banks.	4 banks.	6 banks.	6 banks.
Capital stock	\$187,502.00	\$200,000.00	\$246,540.00	\$324,540.00	\$349,200.00
Surplus fund	5,500.00	9,500.00	10,300.00	15,200.00	15,700.00
Undivided profits ...	14,948.48	7,553.32	19,990.93	8,421.66	17,290.69
Nat'l-bank circulation	44,000.00	45,000.00	55,490.00	58,490.00	79,490.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid.....	.....	5,000.00	.....	.....	180.00
Individual deposits..	209,250.49	227,943.74	242,352.91	309,118.81	394,455.73
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	6,831.82	5,517.96	6,312.89	4,462.80	3,819.00
Due to State banks ..	.....	29.20	193.47	344.17	1,031.92
Notes rediscounted ..	5,000.00	.....	.....	.....	.....
Bills payable	10,000.00	.....	.....	.....	15,000.00
Other liabilities.....
Total	483,032.79	500,544.82	581,180.20	720,577.44	876,167.34

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